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THE CANADIAN

JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 50, No. 3.
NEW SERIES.

MONTREAL, FRIDAY, JANUARY 19, 1900.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

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**Sporting Goods, Pipes,
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(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, 6,000,000.00
Undivided Profits, 1,160,954.19

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K. W. Taylor, Asst. Insp. James Aird, Sec.

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Seigneurs St. Branch.
Point St. Charles Branch.
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The Bank of New York, N.B.A.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—The Marine Bank, Buffalo.
San Francisco—The First National Bank.
The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, 31st October, 1890.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

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

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Chicago—First National Bank.
Manitoba, British Columbia and New Brunswick—Bank of British North America.

The Chartered Banks.

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Established in 1858.

Incorporated by Royal Charter in 1840.

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

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

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Secretary, A. G. Wallis.

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Paid-up Capital, \$3,000,000
Rest Fund, 1,625,000

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New Brunswick—Bank of New Brunswick.
Nova Scotia—Bank of Nova Scotia, St. John's.
Nova Scotia—Halifax Banking Company, Bank of Yarmouth.
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Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank.
Quebec—Eastern Townships Bank.

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Cork—Munster and Leinster Bank, Ltd.
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New York, Chase National Bank.
Boston, Shawmut National Bank.
San Francisco, First National Bank.
Chicago, America National Bank.
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Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000
Reserve, 45,000
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J. F. GRANT, Cashier.

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HEAD OFFICE: OSHAWA, ONT.

Capital Authorized \$1,000,000
Capital Subscribed 600,000
Capital Subscribed 385,000
Reserve 118,000

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THE ONTARIO BANK.

Capital Paid-up \$1,000,000
Reserve Fund 110,000
Profit and Loss Account 40,380

HEAD OFFICE: TORONTO.

DIRECTORS:

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Donald Mackay, Esq., - Vice-President.
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D. Uilyot, Esq., J. Hallam, R. D. Perry, Esq.
C. McGILL, General Manager.
E. Morris, Inspector.

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Buckingham, Q. Ottawa, 500 Queen st. W.
Cornwall, Peterboro', Yonge & Rich-
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Kingston, Sudbury, Tweed,
Lindsay,

AGENTS:

London, Eng.—Parr's Bank, (Ltd.).
France and Europe—Credit Lyonnais.
New York—The Fourth National Bank and the Agents of the Bank of Montreal.
Boston—Ellot National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, - - TORONTO. Paid-up Capital, - - - \$6,000,000 Rest, - - - 1,000,000

DIRECTORS: HON. GEO. A. COX President. ROBERT KILGOUR, Esq., Vice-President. Jas. Crathern, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., Q. C. LL. D., Mathew Leggat, Esq., J. W. Flavelle, Esq., B. E. WALKER, General Manager. J. H. PLUMMER, Asst. General Manager. A. H. Ireland, Inspector and Supt. of Branches.

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(Incorporated by Act of Parliament, 1885). Authorized Capital, - - - \$1,000,000 Capital Paid-Up, - - - 917,229 Reserve Fund, - - - 70,000

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BANQUE D'HOCHELAGA.

Capital Paid-Up, - - - \$1,250,000. Reserve Fund, - - - 565,000.

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Head Office, Montreal. BRANCHES - Joliette, P.Q.; Louiseville, P.Q.; Quebec, Sorel, P.Q.; Sherbrooke, P.Q.; Three Rivers, P.Q.; Valleyfield, P.Q.; Vankeek Hill, Ont.; Winnipeg, Man.; Montreal, 1393 St. Catherine St. E., 1756 St. Catherine St. C., 2204 Notre Dame St. W. CORRESPONDENTS - London, Eng. - The Clydesdale Bank (Limited). Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Paris, France - Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Societe Generale, Brussels, Belgium - Credit Lyonnais, Vienna, Austria - Banque Imperiale-Royale Priv. des Pays Autrichiens, Berlin, Germany - Deutsche Bank, New York - National City Bank, National Park Bank, Importers and Traders' National Bank, Messrs. Ladenburg, Thalmann & Co., and M. M. Heidebach, Ickelheimer & Co. Merchants' National Bk. of N. Y., Boston - National Bank of Redemption, Third National Bank, Chicago - National Live Stock Bank, Illinois Trust and Savings Bank. Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

The Chartered Banks.

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CAPITAL paid up, - - - \$1,500,000 RESERVE FUND, - - - 1,000,000 HEAD OFFICE, HAMILTON.

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Eastern Townships Bank.

Authorized Capital, - - - \$1,500,000 Capital Paid-Up, - - - 1,500,000 Reserve Fund, - - - 550,000

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Correspondents: Montreal - Bank of Montreal. 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.

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The Standard Bank of Canada

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

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BANK OF OTTAWA.

HEAD OFFICE, OTTAWA. Capital authorized - - - \$2,000,000 Capital (fully paid up) - - - 1,687,200 Rest, - - - 1,370,400

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The Chartered Banks.

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Capital Paid-up, - - - \$2,000,000 Rest, - - - 450,000

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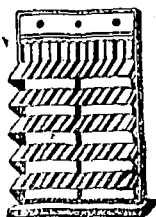
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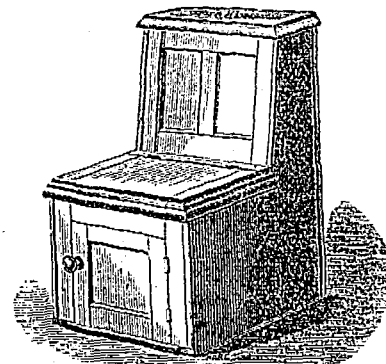
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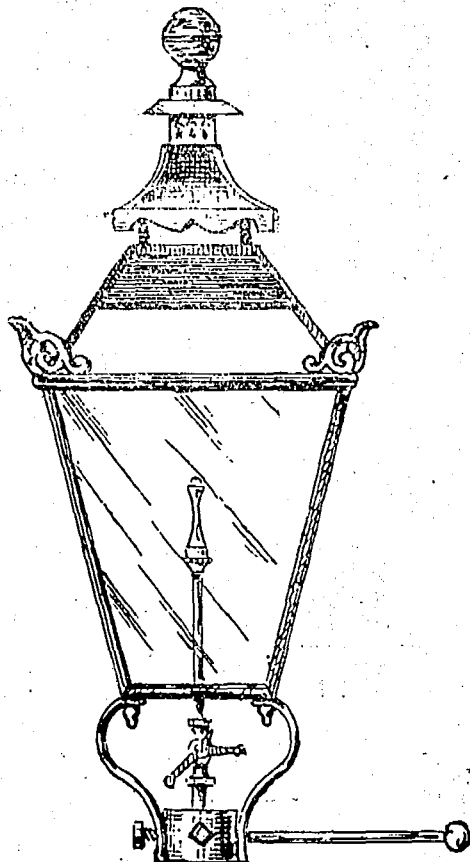
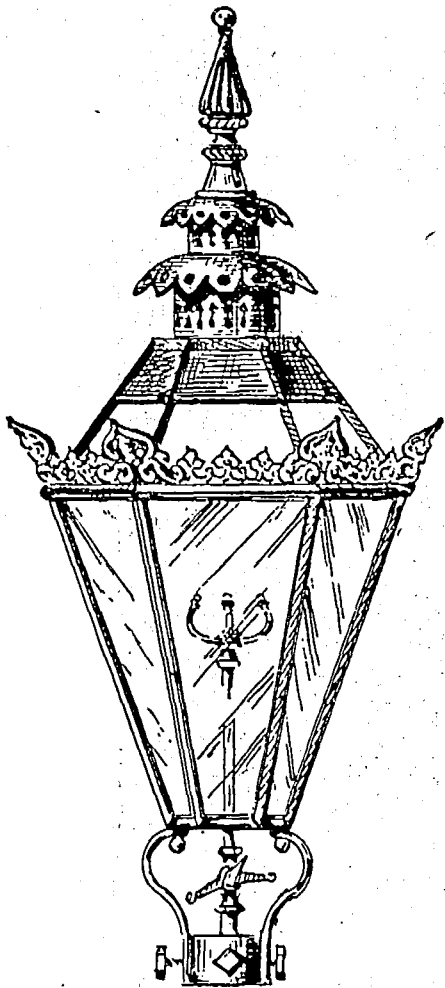
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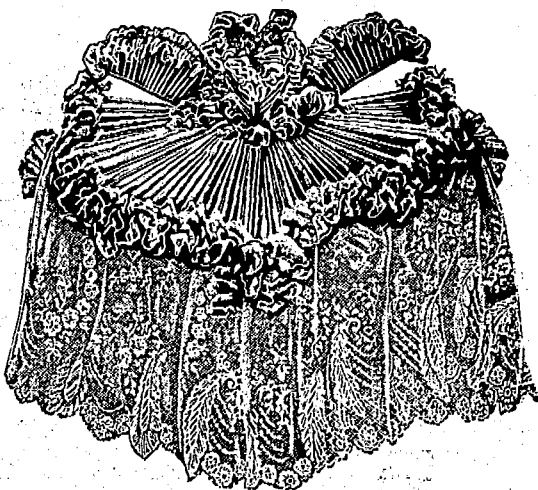
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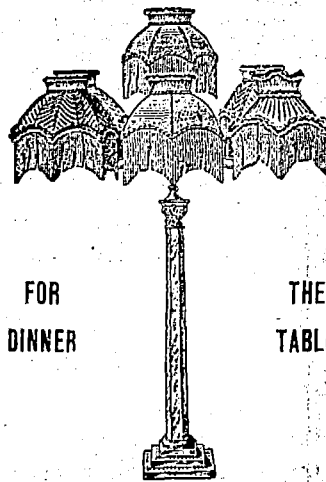
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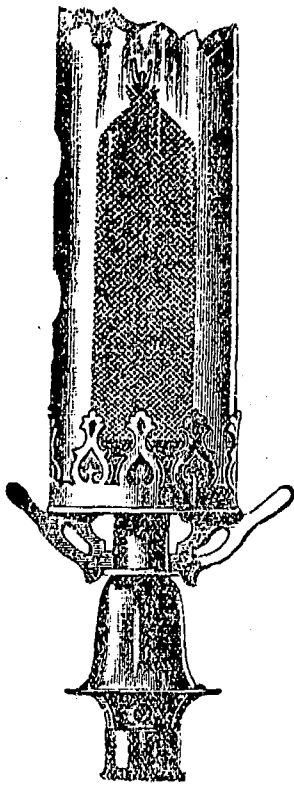
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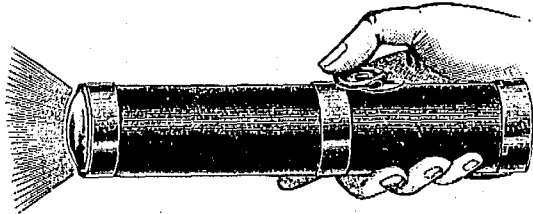
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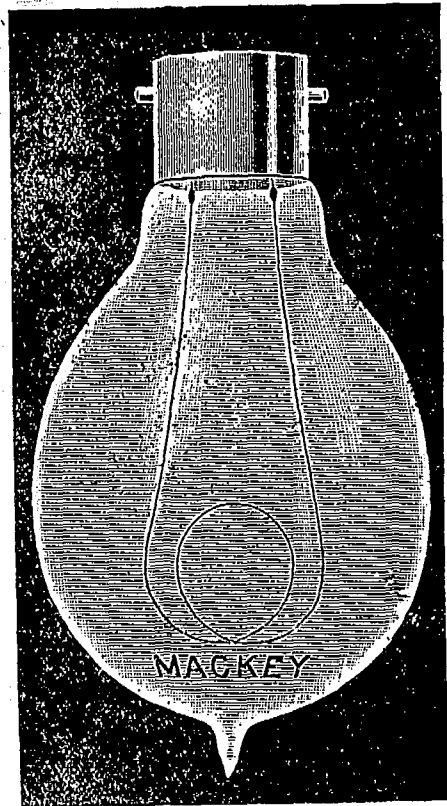
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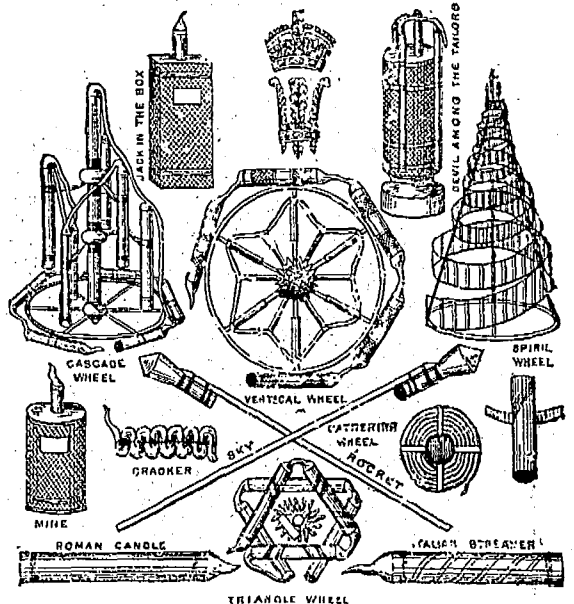


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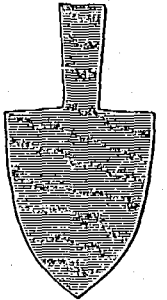
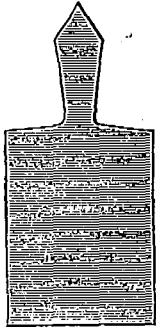
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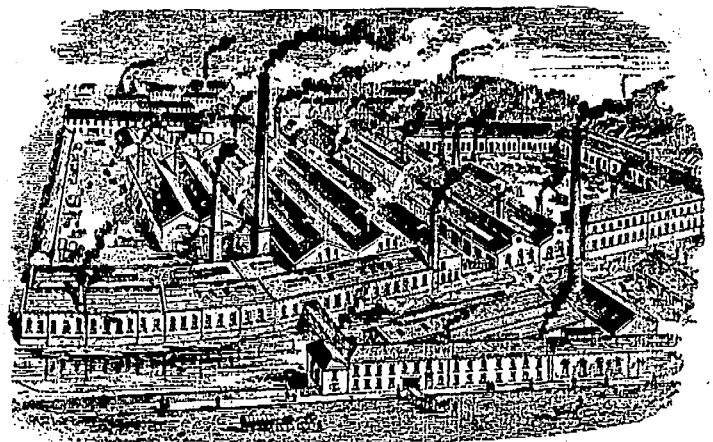
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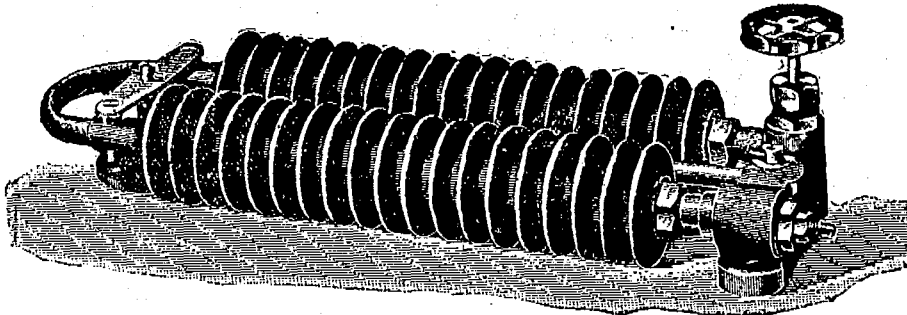


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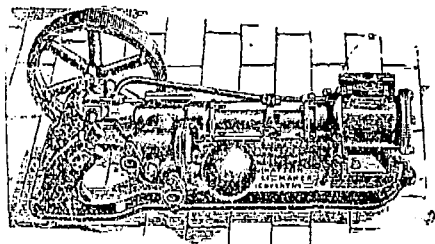
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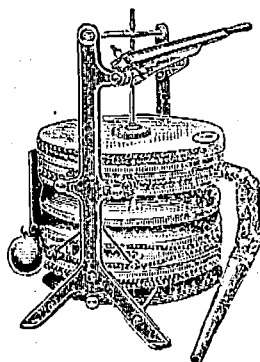
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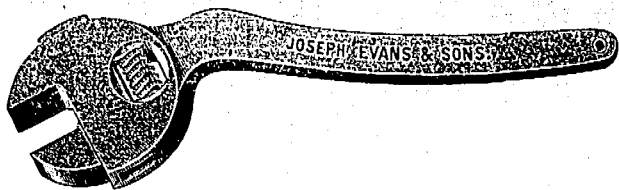
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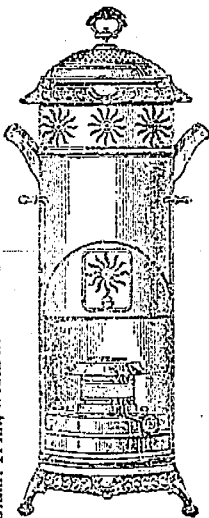
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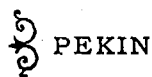
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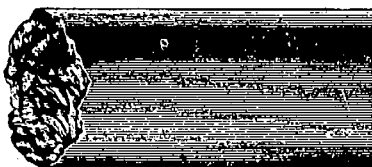
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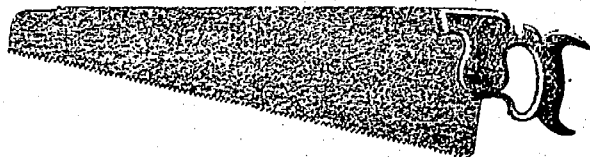
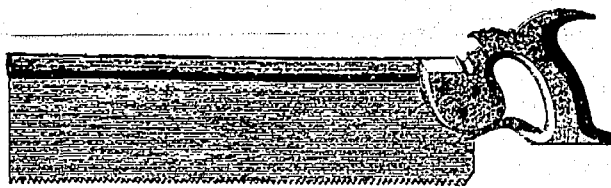
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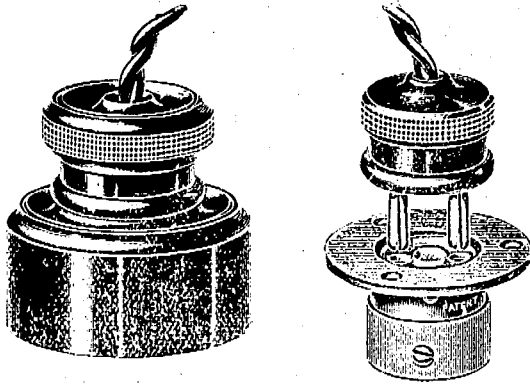


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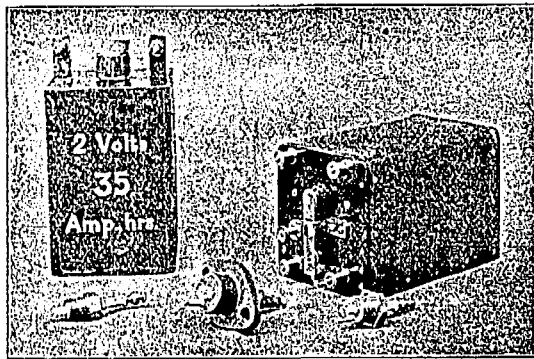


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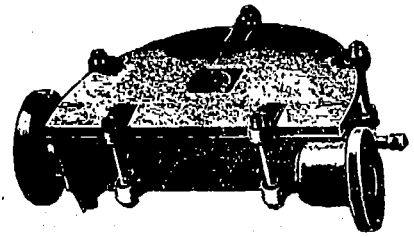
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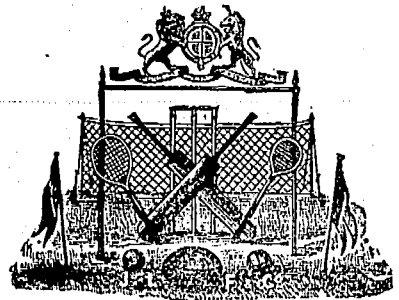
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Will work at any pressure, is self-adjusting, requires no regulation, and never sticks or fails to act, is therefore thoroughly reliable.

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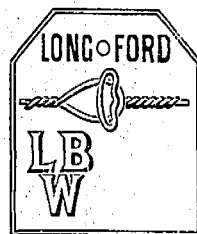
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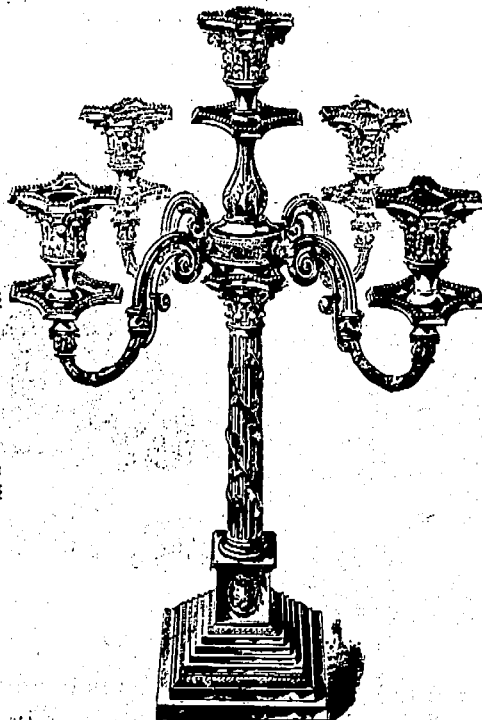
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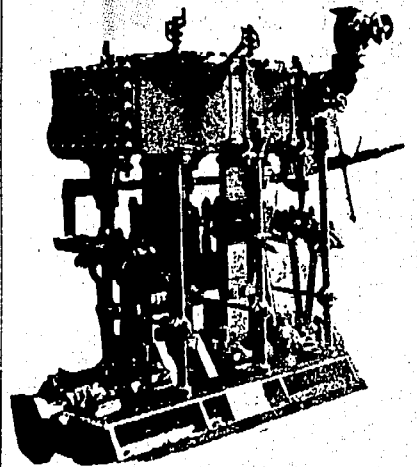
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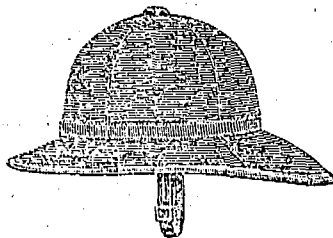
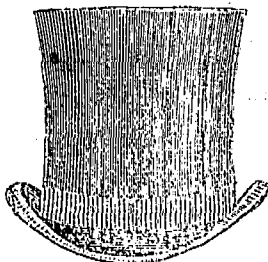
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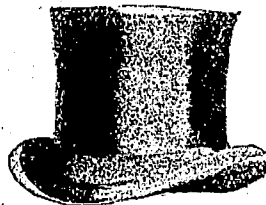
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It will tone up your system, and restore the appetite.

The best cure for Debility.

JUST WHAT YOU NEED THIS SPRING.

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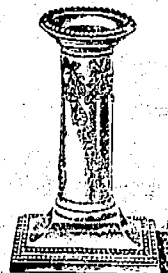
.. OF EVERY DESCRIPTION.



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Re productions of Old English Silver & Specialty.



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

—Actonvale, Que., has a new tannery and factory built and operated by the Acton Leather & Shoe Co.
—Oshawa, Ont., is to lend the McLaughlin Carriage Co., to help in rebuilding factory burnt.
—Forest, Ont., is to have the stove, heading and hoop mill built there of the Sutherland-Innis Cooperage Co.
—Simcoe, Ont., is about having a pork packing establishment, worked by a local Pork Packing Co., with capital of \$200,000.
—St. Henri, Que., has shut down on the bonus system. The Welland "Press" says bonus hunters take money and then demand more as a condition of not moving elsewhere. The Welland "Press" does not speak without evidence.
—A Hamilton letter states that the Crow Lake Railway & Development Company has applied to the legislature for incorporation, with power to construct a railway from a point on White Fish Bay, Lake of the Woods District, Rainy River, easterly to a point on Crow Lake, and to operate the same by steam, electricity or other motive power to build and operate steamboats, saw mills, electric power plants, hotels, stores, wharves, milling plants, and to operate and develop mines, and to obtain the exclusive privilege of carrying on the business of fishing in Crow Lake.

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NEEDHAM'S PASTE.

"THE FAVORITE METAL POLISH."

You have to use water to Needham's Paste, but the water costs you nothing, you have only to go to the tap for it. Remember when you buy "grease" polishes, you pay, and pay extravagantly for having it in a moist state. Needham's Paste gives a brighter and cleaner polish, and goes three times as far.

MANUFACTURERS :

JOSEPH PICKERING & SONS

Albyn Works, SHEFFIELD, Eng.

Kingston is to have one of the Ontario Government's cold storage warehouses, the cost to be \$25,000, towards which the city will be asked to contribute \$10,000.

The George E. Tuckett & Son Co. of Hamilton has sent about two tons and a half of tobacco free to the Canadian contingent, the Dominion Express Co. carrying it to Halifax without charge.

The deal between the Harbor Commissioners of this city and the Connors' Syndicate has now been signed by all parties agreed upon, and work will be begun in the spring, as soon as the Harbour Engineer, Mr. John Kennedy certifies the sites to be in a fit condition for operations to be commenced. Mr. Rogers' signature to the document was dispensed with.

Congress is to be asked to grant funds towards building weirs across the Niagara river in order to raise the level of Lake Erie several feet as recommended by the Deep Waterways Commission. The Canadian Government would have to give its consent, which we believe will be withheld as such weirs or dam would have an injurious effect on Lake Ontario, our canals and the St. Lawrence, by lowering the water level, which could only be averted at an enormous expense.

It was a year of remarkable peace and quiet in Kentucky—"only 48 murders" there throughout the 12 months and the fact excites much hopeful local comment. It may also be added that there was only one burning of a negro ravisher at the stake, and only one candidate ran for governor who had killed his man. Life in Kentucky must be quite interesting.

E. BOISSEAU & CO.

Manufacturers Wholesale

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

CLOTHING

Yonge & Temperance Sts..

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INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
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Hoses,	Closet Covers, (Ordinary and Patent).
Tubing,	Gas Bags,
Sheet,	Football Bladders,
Pouches, Tobacco,	Tyres,
Washers,	Mats,
Valves,	All Surgical goods and Chemical Articles.
Packing,	

It was a great day for Belleville on 10th inst., the presage we hope of more prosperity to the city. The Abbott-Mitchell Iron Works were first put in operation by iron being passed through the rolls. The firm opens its mill under very favourable auspices. It has orders for 1,000 tons of iron on hand. The works will be run night and day as customary with mills of this class and others in the iron industry, where day and night "shifts" are kept at work, it being impracticable to have fires for puddling furnaces let out at night. A large number of prominent citizens were present, among them Sir Mackenzie Bowell, Mr. H. Corby, M.P., W. J. Hurley, M.P., Mayor Johnson, the members of the City Council and many others.

The differential rate on sugar has been established by agreement between the C.P.R. and the Grand Trunk. This will materially assist Canadian refiners in competing with those of the United States. The Grand Trunk has a part water route by way of New London and Portland, and the Canadian Pacific a similar route by way of Albany. For this reason the two companies were allowed to give a differential of four cents per hundred pounds on sugar by those routes, and considerable American sugar thus found its way into the Dominion.

The Ottawa Improvements Commission will spend \$35,000 of the Government's grant on a new iron bridge across the Rideau River, at the foot of King street in that city.

McLaskill, Dougall & Co
Fine Warmish & Japan
Manufacturers
Montreal
Price Lists on application

BRICK.

DON'T SPEND || Good Money on poor Bricks.
We make the highest grade made in Canada.

THE MILTON PRESSED BRICK CO., Ltd.

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Office and Warehouse:

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

Works and Stores: SOUTHALL, MIDDLESEX.

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

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

—The office of the Bank of Hamilton at Blyth was destroyed by fire last week.

—Toronto, London, and Hamilton capitalists have organized a company with \$200,000 capital to erect a corn starch factory at either Kingston or Prescott.

—The assignee has charge of the general store of Mrs. P. Sussex, Bothwell, Ont. Her husband, A. T. Sussex, formerly conducted the business, but assigned in September, '98. Liabilities light.

—An offer to compromise is being considered by the creditors of L. G. Froment, grocer, Joliette, Que. His liabilities are said to be between \$4,000 and \$5,000. He has been in business several years, of late not doing well.

—The contributions in Canada towards the National Patriotic Fund and similar funds are very large. We have already named the magnificent donation of the Bank of Montreal and of the directors. The Bank of Commerce has given \$5,000, the Bank of Ottawa, \$1,000.

—The New England Insurance Exchange now defines a "mercantile risk" as follows: "A building shall be considered as occupied for mercantile purposes only when the greatest hazard of occupancy is the storage, sale or exhibition for sale of merchandise. This shall not, however, be held to include hay, grain, coal, ice, lime, or lumber storage, grain elevators, sales stables, or storehouses appurtenant to manufacturing plants." The old definition was: "A building occupied in whole or in part for mercantile purposes and for no other more hazardous purpose, is a mercantile risk."

—The Superior Court, this city, gave judgment on 10th in the cases of W. J. Jenks et al vs Petersen, Tate & Co; and Capt. Brady, master of the steamer Turret Age, which collided in the St. Lawrence on Oct. 23rd, 1898, with the steamer Lloyd S. Porter, the latter becoming a total wreck. Jenks sued for \$50,000 damages, alleging negligence by employees of the defendants, which charge Petersen, Tate & Co. met by pleading that they were not proprietors of the Turret Age, and alleging that the fault lay with the Lloyd S. Porter. Captain Brady made the same allegation, and further that the Turret Age at the time was in charge of Pilot Arcand, which relieved him of liability. The Court found that Petersen, Tate & Co. had made out their plea, and dismissed the action against them, but the court held that the fact that a pilot was in charge of the Turret Age did not relieve Captain Brady of responsibility for the accident, and judgment was ordered to be entered against him for \$45,000.

—The enterprise which attaches to London, Ont., seldom permits of the assignee having control, even for a brief period, of merchandise other than that which he buys. Turville Bros., grocers, of that city, have made an abandonment of their estate. They began business in March, '94, buying the stock of F. Barnard.

—The creditors of James Merriman, grocer, St. Catharines, Ont., have accepted 40 cents in the dollar as a settlement of their claims. Liabilities were \$2,400 and assets \$1,200.

—Risks on steam boilers in United States amount to \$407,000,000.

McArthur, Corneille & Co.

310 to 316 St. Paul Street
AND

147 to 151 Commissioners St.,
MONTREAL.

Manufacturers and Importers of

White Lead, Colors,
Glass, Varnishes,
Glues, &c.

Oils, Chemicals, Dyestuffs,
Tanning Materials, &c.

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Manufacturers of Aniline, Colors and other Coal Tar Products.

THE

NEW COVENTRY CYCLES.

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,
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COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

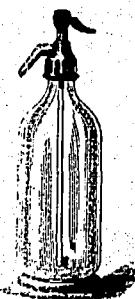
THE

BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write for
OUR

SAMPLES & PRICES.



Offices and Warehouse:
2 GRESHAM BUILDINGS,
GUILDHALL,
LONDON, E.C.,
ENGLAND.

The "FLUX" Fountain Pens.

TRADE MARK.

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



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

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



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

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

—The New York Plate Glass Insurance Co. is reported to have opened business in Canada and re-insured with the Metropolitan Plate Glass Co. The necessary deposit with the Government is said to have been made.

—An offer of 25 cents in the dollar is being made by H. B. Lamb, grocer, Montreal. Mrs. H. B. Lamb is the sole owner. Liabilities are \$2,000. The business was only started last July.

—The "Moscow Fire" is rather an ominous title for a fire insurance company, it suggests wholesale incendiarism, and a wide sweep of total conflagration losses.

—Aluminium telegraphic wires have been strung on a 28-mile section outside Pittsburg. This threatens to reduce the consumption and value of copper which has so far had a monopoly of this service.

—A mere temporary use of a machine for threshing grain for a few hours on the premises where insured property is located is held, in Adair vs Southern Mutual Ins. Co. (Ga.) 45 L.R.A. 204, to be insufficient, per se, to cause a forfeiture or suspension of the policy, under a provision that it shall be forfeited by any change which increases the degree of the risk, as the court construed this to apply to changes of a permanent nature.

—The grocery firm of Sivart, Bell & Smyth, Vancouver, B.C., is seeking an extension of 3, 6 and 9 months. The estate shows a surplus of \$9,500 over liabilities of about \$16,000. The trouble is attributed to an unusually dull season and an overstock of goods. The request will, in all probability, be allowed. The present business was started in October, '97, by Sivart & Anderson, who purchased the business from Edgett Bros., a fair surplus being shown at the time. In the Spring of '99, W. Bell and S. S. Smyth were admitted under the style of Smyth, Anderson, Bell & Co. The firm dissolved in December last, Anderson retiring.

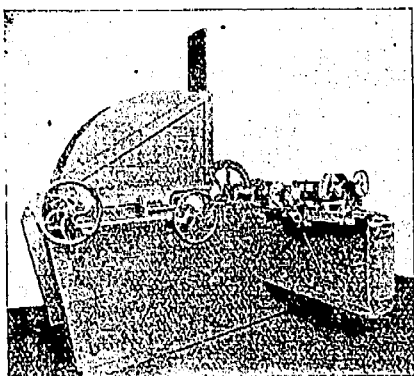
—Incorporation papers have been granted H. Clergue, B. Clergue, E. V. Clergue, and H. C. Hamilton, of Sault Ste. Marie; and E. S. Douglas, W. P. Douglas and F. S. Lewis, of Philadelphia, under the title of The Algoma Commercial Company, Limited, with a share capital of \$10,000,000, divided into 200,000 shares of \$50 each, the head office to be in the town of Sault Ste. Marie. The objects of the company are to construct railway and public and private works of all kinds and to equip the same, and to operate any of the works constructed by the company, except railways; to acquire by legal title mines, and mining lands, timber and timber lands, and other lands; and to lease, sell, or otherwise dispose of the same; and to manufacture and sell the products of the raw material. John Patterson, John Moodie, Wm. Southam, C. W. Moodie, J. R. Moodie, John Harris, Samuel Barker, W. W. Osborne, J. J. Scott, Jas. Dixon, A. T. Wood, T. H. MacPherson, J. T. Glasco, John Knox, J. H. Tilden, John Milne, G. E. Tuckett, H. B. Wilton, and J. W. Sutherland, of Hamilton; and Jacob A. Kammerer, of Toronto, have been incorporated as the Nickel-Copper Company, of Ontario, Limited, with an authorized capital of \$1,000,000. Permission has been granted to the Canada Corundum Company to increase its share capital from the sum of \$250,000 to \$1,500,000, to be issued in \$10 shares.—Jas. Douglas, of New York, and B. A. C. Craig, W. N. Boulton, H. L. Dunn, and Donald C. Craig, of Toronto, have been incorporated as the Port Arthur Iron Company, Limited, with a share capital of \$20,000.

—The push, progress and growth of the far West does not seem to catch every eye nor help to fill every pocket. Doubtless there are more chances taken and risks run where prospects are brighter than where much opposition and price-cutting prevails. Thulin Bros., grocers and hotel-keepers, Lund, B.C., have compromised at 25 cents in the dollar, payable in 4, 8 and 12 months. Liabilities are \$10,000; assets, \$2,000.

—At Plessisville, Que., E. Bourque, tins, has assigned. The estate shows liabilities of \$3,700 and assets of \$4,700. A meeting to appoint a curator will be held on the 27th inst. The business has been running about 14 years and appears to have encountered reverses of late, notwithstanding the fact that tinware has greatly increased in value.

—A Toronto spice manufacturer, James McKee, whom we referred to in a recent issue as endeavouring to compromise, has since assigned.

DAVID ASHTON & Co., ENGINEERS,



Speciality:—File & Saw Manufacturing Machinery.
AZTEC WORKS, NEEPSAND,
SHEFFIELD, ENG.

FRANCIS BAGLEY,

...MANUFACTURER OF

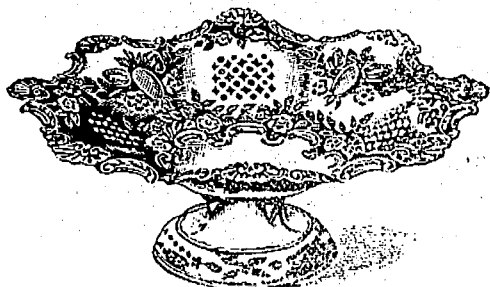
Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

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

F. A. TURNER.

ALLAN GREEN

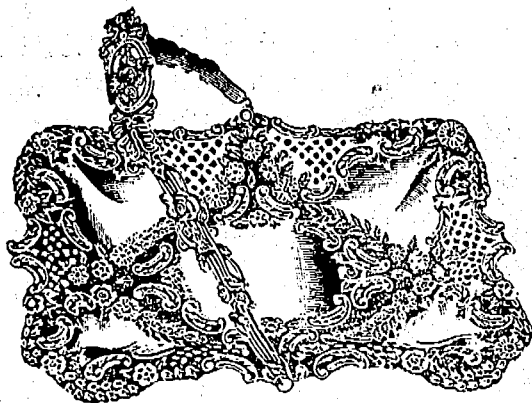


MANUFACTURER OF

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

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—The Merchants Bank, P.E. Island, cleared \$31,687 last year on a capital of \$200,000.

—At St. Hilaire, Que., A. Gauthier, who has been conducting a small hotel for several years, has assigned. Liabilities, \$600.

—Toronto harbour dues last year were \$11,558, an excess of \$1,600 over 1898. The vessels entered were 255 more than in previous year.

—The coal output on Vancouver Island for the year 1899 exceeded all previous years there by nearly 50,000 tons. In 1891 the output was 1,029,098 tons; in 1894, 1,012,953; in 1898, 1,117,915; and last year's record was 1,166,251 tons.

—Our correspondent at Barrie, Ont., writes: The Barrie hotel has changed hands. Mr. Jos. Anderson, the late tenant, having retired, it is now leased for 10 years to Mr. Andrew W. McCarthy, who has been lately carrying on the hotel business in Toronto.

—The liabilities in the case of P.E. Poulin & Co., jewelers, Quebec, whose assignment was noted in a previous issue, are \$4,490, and assets, \$4,100. The principal creditors are: F. W. Ellis & Co., Toronto, \$356; T. K. Ridgeway, \$462; J. D. A. McCaskill, \$322; J. A. Pitts, \$205, of Montreal. A meeting of creditors will be held to-day.

—A new plan for cooling a storage room has been adopted in Germany. A ceiling is made which slopes from each side to the centre, which forms a trough in which ice blocks are laid on laths covered with zinc. An opening admits the cooled air which, when heated, escapes through apertures made at a higher point than the centre of the trough. The plan is said to work well and economically.

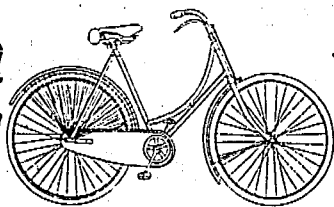
—The knowledge to many citizens of Oshawa, Ont., that the McLaughlin Carriage Company will rebuild its factory there, is of more than little interest and comfort. The by-law granting a favorable term loan of \$50,000 to the company to replace their large factory recently destroyed by fire, was passed by an all but unanimous vote of the electors on the 13th inst. Only property owners were qualified and the vote showed a majority of 572 with only ten recorded against the by-law. The new carriage factory will cover nearly 150,000 square feet of floor area, and will be the largest and finest in Canada. Part of the foundations are already laid.

—Advices from London state that a consolidation of the leading indigo concerns of Great Britain has been effected, known as the United Indigo & Chemical Co., Limited. The capital is £250,000, half in 6 per cent. cumulative preference shares and half in ordinary shares of a par value of £1 each. The company acquires the freehold and leasehold lands, buildings and water rights, machinery, equipment, patents, trade marks, good will, current contracts, stock-in-trade, and book debts of the following firms: G. & J. Boyd, Glasgow; Clayton, Holdroyd & Co., Huddersfield; Collinslee Chemical Co., Paisley; J. Haworth & Co., Church, Lancashire; Wm. Heywood, Manchester and Halifax; J. R. Haas & Co., Leeds; Ellis Barlow, Huddersfield; and James Emmett, Leeds. These firms, states the prospectus, comprise the leading indigo manufacturers in Great Britain, including makers of extract of indigo, refined, reduced and soluble, also other important chemicals.

—Western America will show products at the Paris exposition which will cause the average European to consider his country as rather limited in the growth of natural productions. A pine tree has been felled in the McCloud river district in California, from which a plank 3 feet thick, 12 feet wide and 30 feet long will be cut for the Southern Pacific Railway forestry exhibit at the Paris exposition. This plank will be exhibited with two sections of the tree 12 feet in diameter and 4 feet long.

—Calendars have been received from Mr. E. L. Bond, the Hartford Fire, and the J. C. McLaren Belting Co. The "Gazette" favours us with its Almanac for 1900 with its usual supply of retrospective sketches, which form an interesting record of the past year. We note that the "Gazette" has a weather prophet who tells us in the Almanac what the weather of each day this year will be. It is too bad to get "scoops" all the year round on the meteorological department.

—The city of Ottawa shows a substantial growth during the past year. The assessment for 1900 as finally revised, amounts to \$24,478,800, showing an increase over 1899 of \$799,525. Increase in land value, \$212,660. Increase in improvement value, \$620,690. Total, \$834,350. Decrease in personal and incomes, \$34,825. Net increase, \$799,525. The population of the city on September 30, 1899, was 57,002, being an increase of 1,616 over the previous year.

A
G
E
N
T
S

On the
Look Out
For
Business

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

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

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

Cable Address:
FABRIQUE, LONDON.

BRITISH AND FOREIGN

Patents, Designs & Trade Marks.

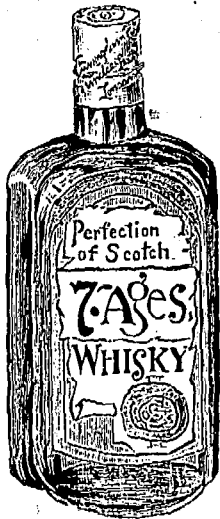
ADVICE AND FULL PARTICULARS FROM

REGINALD W. BARKER

PATENT AGENT,

56 LUDGATE HILL, LONDON, - - ENGLAND.

CUNINGHAM, COVENEY & CO.,

WINE &
SPIRIT
BROKERS.33 Seething
Lane,
GREAT
TOWER ST.,
London, E.C.,
ENGLAND.W. SAYNOR,
- Cutlery Manufacturer, -
60 CHARLES STREET,
SHEFFIELD, - England.
Orders Promptly Attended To.

ESTABLISHED 1840.

Rio Works, Howard Street,
SHEFFIELD, England.

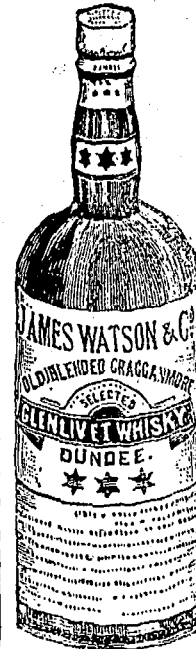
Joseph Rodgers & Co

MANUFACTURERS OF

Table and Spring Cutlery,
RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.

A Safer Drink has
never yet been
brewed than . . .Watson's
Dundee
WhiskyUndoubtedly the
Finest Imported.Henry J.
Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,
MONTREAL.

--A Vancouver, B.C., baker, Chas. McHardy, finds he cannot pay his debts in full, and is offering a compromise of one-half.

--Beginning the somewhat mysterious line of hats and furs last spring, T. J. Danis, of Montreal, has found his small capital locked up, and has been forced to assign. He owes \$1,500.

--The fruit business of Edward Durand, Quebec, is again in the charge of the assignee. He began ten years ago, but failed in '94, securing a settlement at 25 cents in the dollar.

--At Springhill, N.S., Isaac G. Phelan, general store, has assigned. He started about twelve years ago, but of late competition has cut into his trade, and the efforts to sustain it made business unprofitable.

--A Walkerville, Ont., letter states that a new industry which is looked to as likely to greatly benefit Walkerville is fast reaching its completion. Large and adequate buildings are in course of construction, and the finest machinery is already on the way from Sweden for the manufacture of matches. The firm expect to offer their product to the trade about March 1st.

--Slowly but surely the manufacture of the many articles which constitute the household equipment, are being gathered within the protecting arms of the combines. So far the thrifty housewife has not seen the culinary department of her belongings interfered with, and has read in but a perfunctory way of the centralization of capital and combinations of huge manufacturing industries. But this freedom of thought is likely to be soon dissipated for the internal economy of the kitchen is about to receive a jar. The combines are now after washboards. While the buying up of these plants is as yet confined to the U.S., it cannot be foretold how soon a southern breeze may waft the idea here, and thus bring discord and high-priced washboards into our midst.

--Among the lines affected to the largest extent through business progress, lumber is classed among the first. It would appear from letters received that in many points throughout Ontario the extent of business in lumber is measured precisely by the stocks available. A Toronto letter states that a heavy movement of lumber by rail continues, railway companies claiming that far more business would be done were it possible to obtain stock. Not for many years has the stock of low grade pine lumber been so thoroughly picked up to such an extent. Some of the manufacturers have for the first time inaugurated winter sawing. The quantity of stock placed on the market as a result, will not be large, and will not likely affect prices, particularly as the demand for the next few months will more than take care of the supply. Business for the year is opening up very favourably. A number of the Ottawa valley manufacturers have disposed of their cut, and several mill owners in the Georgian Bay district expect to close negotiations at an early date for considerable of their next season's production. The Midland cut of the Arthur Hill Company to be sawed at Playfair's mill, amounting to 20,000,000 feet, has been contracted for at Saginaw, Mich., at a price which is regarded as very satisfactory to the manufacturers.

--The Eastern Ontario Cheese and Butter Association held meetings at Madoc last week. Many instructive papers were read relating to the various points which make for improvement in these important staples.

--There was shipped from New York on the 10th inst., 25,000 bales of hay for British war purposes in South Africa. The bulk of the hay was from Canada.

--A settlement, at 40 cents in the dollar, has been secured by P. J. McGuire, shoes, Quebec, recently referred to.--F. Juncou, shoes Quebec, has assigned.

--Owing to the enormous losses last year the Aetna Fire Insurance Co. has reduced its dividend for the first time in 30 years.

Our Oak Leather is Tanned and Curried
in the good old way and made into
Belting, with the accumulative
experience of 43 years.
"Extra" Brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

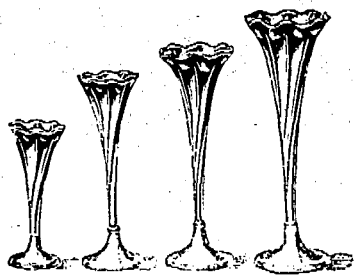
DISTINCTIVE QUALITIES

-OF-

North Star, Crescent
and Pearl Batting.

Purity, Brightness, Loftiness.

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



S. E. Breakspear,
 Manufacturing Jeweller
 AND Silversmith,
 38 St. John's Lane, - - CLERKENWELL,
 LONDON, E.C., ENGLAND.

RECENT FIRES.

Winnipeg, Man., Jan. 10.—Residence of F. Denison, Rosemount, burned, with portion of contents. Loss about \$1,300.—Brougham, Ont., 10th.—Barns of James Spears, with 22 head of valuable stock, grain, etc. Loss about \$3,000; insurance, \$1,200.—Cornwall, Ont., 11th.—Stone warehouse and granary of D. A. Murray, merchant, Dunvegan, burned. Loss, \$3,500; little insurance.—Winnipeg, 15th.—The total loss by the burning of the Manitoba Produce & Commission Company's building is estimated at \$78,000, covered by \$61,000 insurance. The Manitoba Produce Company place their loss at close to \$52,000, with a hope of some salvage. The basement of the building was stored with wines and liquors, the stock of George Velle & Co. This was also completely destroyed and represents a loss of \$10,000, covered by \$7,000 insurance. The insurance is divided amongst the following companies: On building—Liverpool & London Assurance, \$5,000; Alliance Assurance Co., \$3,500; London & Lancashire Fire Assurance Co., \$2,000. On the Manitoba Produce Co.'s stock—London Assurance, \$15,000; Guardian Fire Assurance, \$6,500; Imperial Fire Assurance Co., \$3,000; Northern Fire Assurance Co., \$9,000; Canadian Fire Assurance, \$3,000; Phoenix of Hartford, \$1,000; Manitoba Fire, \$4,000; Union & Crown, \$2,000, and others, making a total of \$44,000. On the wines and liquors—Alliance Fire Assurance, \$1,000; London & Lancashire, \$3,000; Commercial Union, \$3,000.—Pilot Mound, Man., 12th.—Queen's hotel damaged.—Toronto, 15th.—Lang & Co.'s dry goods store, damaged. Loss, about \$15,000. Building, owned by H. T. McCarthy, loss about \$2,000.—Brockville, Ont., 15th.—Dwelling and workshops of James Fletcher, burned. Loss about \$2,000; insurance \$750.

Established 1842.

Thomas Otley & Sons,

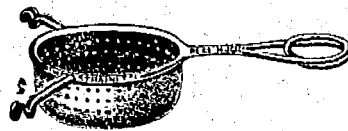
Manufacturers of all kinds of

Electro-Plated, Nickel Silver,

and Britannia Metal Goods.

Meadow Works,

SHEFFIELD, ENGLAND.

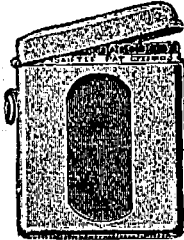


The "STRAINETTE"
 Registered TEA STRAINER.
 Fits Cups or Glasses.
 Nickel Silver..... 8s. per doz.
 E.P.N.S. Gilt inside..... 24s. "
 Hall-Marked Silver,
 Gilt inside..... 7s. 6d. each
 No. 1. N'k'l Silvr. 8s. p. doz.
 " " " " " " " " " " " "
 Bright, Gilt in. 12s. 6d. "
 No. 2. Electro-Plats on
 N'k'l Silvr. Gilt in. 2s. each
 No. 2. Hall-M'kd Silvr.
 Gilt inside..... 7s. 6d. "
 No. 3. Electro-Plats on
 N'k'l Silvr. Gilt in. 2s. 6d. "
 No. 3. Hall-M'kd Silvr.
 Gilt inside..... 8s. 9d. "



All above are size of large tea spoons.

The "SAIFTEE"
 (H. J. Cooper's Patent.)



Made to take Ordinary Wooden Safety matches.
 The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.
 Electro-Plate on N'k'l Silver 1s. 8d. each.
 Hall-Marked Silver, Gilt inside..... 8s. 6d. "
 Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., free.

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

Referring to the prospects of early work on the Nickel-Copper Company's plant at Hamilton, Ont., the "Spectator" states that the company will proceed immediately to develop its mine territory, of which it owns a large area, and the product will begin to arrive in Hamilton in the spring. In the meantime the premises of the Hoepfner Refining Company, which company is going to do the refining, will be very much enlarged to make room for the new industry. The Hamilton company is now equipped for business, and preliminary operations will be begun immediately, both at the mines and in that city, in getting the buildings and plant ready for refining in the spring.

—A branch of the Imperial Bank of Canada has been opened in the Rossin House block, Toronto, under the management of Mr. A. R. Capreol, late accountant of the Toronto office.

INDIA RUBBER BALLS.
 ENGLISH MAKE.

QUALITY GUARANTEED.

SIZE—Inches.	GREY	COLOURED
	PER GROSS	PER GROSS
1 1/4		9/6
1 1/2	8/3	12/6
1 3/4	12/6	14/9
2	14/9	17/6
2 1/4	17/9	23/6
2 1/2	21/-	28/-
2 3/4	28/6	33/-
3	32/-	38/-
3 1/4	37/-	44/-
3 1/2	46/6	48/6
3 3/4	49/-	52/-
4	52/-	60/-
4 1/2	77/-	82/-
5	92/-	100/-

Free Cases, Free London or Manchester. 2 1/2 % for Cash in London.

These prices are subject to cancellation without notice.

S. GOTTSCHALK & Co., BUNHILL ROW, LONDON, E.C., ENGLAND.

The Novelty Inventors.

Cables,—"Reminders, London. A. B. C. Code used. Payment against documents or through shipper.

our November and December advts. in this JOURNAL.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT REMUNERATIVE PRICES.

The new Railway Regulations as to the carriage of Liquid Carbonic Acid Gas are now so stringent, and the cost of carriage so great, that any Brewers or Distillers adopting the Company's Process in a provincial town would practically have a monopoly in the district served by them.

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

The Brewers' and Distillers' Co₂ Co., Ltd.,
16 VICTORIA STREET, LONDON, ENGLAND.

—The Ottawa Car Co. is boasting of having built 14 artillery waggons in 12 days, for the second contingent.

—The assignee has possession of the fancy goods stock of A. Riopelle, L'Epiphanic, Que. He owes \$1,500., He began with little capital in the spring of '96.

—Although law is claimed to be based on common sense, legal decisions at times are based on very uncommon lack of sense. The following is a specimen: A man who has a cold, on account of which he is in bed, is held, in Barnes vs. Fidelity Mutual L. Asso. (Pa.) 45 L.R.A. 264, to be, nevertheless, in "good health," within the meaning of a clause in a life insurance policy which requires the premium to be paid while he is in good health, although pneumonia sets in, in a day or two after the premium is paid, and proves fatal. A cold is well known to be the first stage in serious sickness into which it is likely to develop if not checked. To say a man in bed with a cold is "in good health" is rampant nonsense.

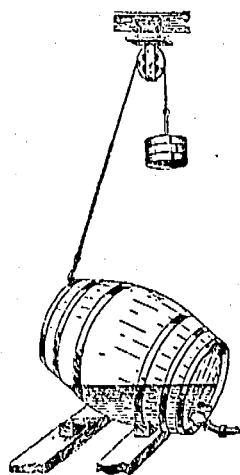
GROCERY NOTES.

—A private London circular of the 5th inst., treating of Colonial dairy interests, says: There has been a fall in value of about 4s per cwt. this week on "Choicest" grade, and 1s to 2s on "Finest," mainly brought about by some agents pressing sales, and buyers doing their utmost to force values down, so that the magical retail is per lb. butter, may be given to the public at the expense of the producer. For this purpose there has been a big demand for butter selling at 92s to 98s, but very little of value can be found below 96s. The market is not strong, and it is probable another fall will come shortly; but the result of this will undoubtedly cause a rise again, as the demand will be too great for the supply. Notwithstanding the large supplies of Australian and New Zealand butter, the total arrival of all classes of butter for the past four weeks is less than it was last year for the same period. The shippers of butter in New South Wales are loud in their complaints against the two mail lines of steamers, because they are unable to take much above half of the butter ready for shipment. The Copenhagen Official Quotation has this week been lowered by 3 kroner, and it now stands at 101 kroner against 100 last year, although landed prices are fully 6s higher than in the first week of January, 1899; then the difference in value between Danish and Australian was 10s per cwt., now it is 20s. Cheese.—The demand for Canadian cheese continues good, and prices have advanced fully 1s per cwt. There is a great enquiry for New Zealand cheese at 56s to 58s. It is reported on good authority that the stocks of cheese in the United Kingdom are 160,000 boxes London against 210,000 last year, 90,000 in Bristol against 120,000 last year, and 71,000 in Liverpool against 80,000 last year. The stocks of Dutch are also very much smaller than last year. Canadian stocks are reported to be 200,000 boxes less than a year ago.

THE "CHAMPION" ... Automatic Tilt

FOR BEERS, SPIRITS
AND WINES.

(Under Royal Letters Patent, No. 6876.)



This AUTOMATIC TILT is simplicity itself; being SELF-ACTING, no attendance is required—in fact, the collar can be locked up and left.

INDISPENSABLE to PUBLICANS and the TRADE.

When the Beer, or other contents has reached such a level as to require the tilting of the cask, the machine begins at once to act for itself.

The AUTOMATIC TILT moves imperceptibly with the regularity of clockwork, the eccentric sheave performing the duty of tilting and retaining in position.

The AUTOMATIC TILT acts on a rider, just as well as on a stillion.

N.B.—The increased quantity of bright beer that can be drawn off by using this AUTOMATIC TILT soon saves it cost.

Indispensable to Brewers, Publicans and Bottlers.

PRICE - 30s. - COMPLETE.

PATENTEE AND MANUFACTURER

J. WALTON,
176 Shaftesbury Avenue
LONDON, W. C., Eng.

—Bay of Quinte Notes.—Last Wednesday the first iron was rolled at the Abbott-Mitchell Works at Belleville. The works will run night and day in the near future. Orders for 1,000 tons of iron are already on hand.—Farmers are slow in bringing in cordwood to Deseronto this season. Vast quantities of cordwood and logs continue to arrive by train.—Bay fishermen are hauling quantities of fish through the ice.—The Deseronto cedar mill and car works are closed down this week for the annual overhauling and taking of stock.—Over a dozen boats are in winter quarters at the port of Deseronto, and the shipyard is crowded with vessels awaiting repairs.—The Deseronto sash factory was closed down for three days last week to make the usual repairs and improvements necessary at the close of the year.—Woodrangers report good progress in lumbering operations since the cold weather and snow set in.—Business done at the Deseronto custom house during the month of December shows a large increase in the value of goods exported. In December, 1899, the exports amounted to \$45,110, as against \$32,160 in the same month a year ago. The imports of free goods showed a decrease, the figures being, for December, 1899, \$1,721 against \$3,053 a year ago. The value of dutiable goods imported last month was \$2,156 as compared with \$2,057 in 1898. The duties collected last month were \$789.96, against \$682.86 in 1898, an increase of \$107.10.—Kingston is to have a tobacco factory.

DRY GOODS SUNDRIES.

Active preparations are being made by belt manufacturers for a heavy season in this unique article, which of late years, since the shirt waist declared itself as a native, has buckled itself around the popular form and contentedly remained. The belt which is narrow in front and comparatively wide at the back is much favoured, all manufacturers making up lines in various styles. It has a decidedly pretty effect, and gives ample protection at the weak point of a woman's costume, where the waist and skirt join at the back. One inch belts have taken a firm hold on the popular fancy, and good sales are reported. This belt is wonderfully attractive, being especially well adapted to the prevailing styles of dress.

While sales of beaded belts have fallen off to a great extent they are still fashionable, and a great many are worn with the ever-popular fancy silk waist. This is particularly true of the higher-grade goods: cheap and inferior makes being neglected, as the character of the article demands first-class materials and workmanship. The dog-collar belt is again noticeable, nearly, if not quite, one-half the samples made up for the coming season are of this pattern. There are many new designs, and endless varieties of old ones; but, taken all in all, the dog-collar belt, is the belt par excellence, as far as most of the manufacturers are concerned. The new buckles and clasps are made quite flat, in order to be worn under tight fitting jackets.

The high price of silk has had the effect of greatly reducing stocks of ribbons in both the jobbers' and retailers' hands. From what can be gathered of the new styles in millinery and costumes for the spring and summer of the new year there will be a decided increase in the use of ribbons, and it is quite noticeable that ladies' neckwear calls for even a larger use of these than in previous seasons. Velvet ribbons, however, still hold a front place, and are likely to do so throughout the year. There is a possibility about velvet ribbons which no other material can furnish, and effects in dress trimming can be produced in great variety and pleasing contrasts by their use. Some very handsome styles for spring are shown in stocks, in combination of satin and lace, with velvet ribbons. These are seen in all the new spring shades, and make very choice and attractive neckwear. The indications are that sash ribbons, which, as is well known to the cost of the trade, have had a decided setback, during the last year, will be more in favor. Persian ribbons in number 12 and under will again occupy a favorite position. They will be largely used for dress trimmings, to match the new Persian fronts and the new lawns and organdies. Among the latest ideas is a pulley ribbon belt, which ties in front with long or short ends, as preferred.

FASHION IN BUTTONS.

While apparently playing but an unimportant part in the dry goods stock, the button is about to proclaim itself in louder tones with the coming season. The richest goods are worn everywhere, and the button is reconquering, step by step, the places from which it has been driven away. This new fashion is about to re-install in the ladies' costume some ingenious novelties that the more practical costume of males put aside long ago. At present we are in the midst of the button regime, and we see:

Buttons used to close the belt ribbons made with antique medallions in real or imitation gold.—Steel buttons.—Real or imitation diamond buttons (high novelties) which produce great effect on furs by their sparkling.—Transparent enamel buttons on lace blouses.—Real tortoise-shell button.—Engraved buttons. — Open-work buttons. — Jewelled buttons.

Buttons are placed everywhere, and are seen everywhere, just as in the olden days when the French costume was worn (a la Francaise) with frills on the bosom and a sword at the side.

—Grand Trunk Railway System—Earnings 8th to 14th January: 1900, \$434,624; 1899, 348,720; increase, \$85,904. Chicago and Grand Trunk earnings omitted.

FRIDAY, JANUARY 19TH, 1900.

NEW PULPWOOD REGULATIONS.

The Lieutenant-Governor of Ontario has given his assent to the regulations passed by the Ontario Government for the enforcement of the manufacturing clause in regard to pulpwood. It is provided that every license or permit to cut spruce or other soft wood, not being pine, suitable for the Crown, or to cut such timber reserved to the Crown on manufacturing pulp or paper, on the ungranted lands of leased or otherwise disposed of by the Crown, which shall be issued after April 30th next shall contain the provision that all such timber cut under such license or permit shall be manufactured in Canada. The manufacturing condition is not, however, to apply to logs, timber or wood cut and in use in Canada for fuel, building or other purposes for which logs, timber or wood in the unmanufactured state are or may be used. The east half of the Township of Aweres, in the Algoma district, containing eighteen and a half square miles, is exempted from the regulation. The cutting of wood suitable for pulp or paper into cordwood or other lengths is held to be not manufacturing within the meaning of the provision. Violation of or refusal to observe the manufacturing condition is made punishable by suspension of the license or permit to cut. This is not to be re-issued, neither shall a new license or permit be issued unless and until so directed by the Government, and then only upon such terms and conditions as the Government may impose. The Commissioner of Crown Lands and his agents are given ample powers to take the necessary steps to prevent a breach of the regulations. The regulations must be approved by legislative enactment before they go into force.

—A Halifax dispatch states that Mr. R. G. Reid's new steamer Glencoe is to keep up a weekly service this winter between Halifax and St. John's, running in connection with the Plant Line steamer from Boston. The Glencoe is mentioned as a fine clipper steamer, built for the Labrador mail service in connection with the Newfoundland Railway. Mr. Reid's fleet are to have their names changed, the proposed Scott becoming the Argyle and the Burna the Clyde. The last named is to be launched on February 1.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON



*Luxury and Home Comforts.
Unexcelled Cuisine.*

Inclusive Terms, from 10/6 per day.

TELEGRAPHIC ADDRESSES:

For Management, "UNPARALLELED," LONDON.

For Visitors, "ERMINES," LONDON.

"More Than Half-a-Century's Success."

That is the record of the Canada Life. The new business of the Company for 1899 exceeds that of any year in its history since its establishment in 1847. The Company appreciates the public confidence and preference thus shown for the Canada Life by so many applicants for life assurance, and extends congratulations to its field force upon this most satisfactory result.

**Canada Life Assurance Company,
Head Office, Toronto.**

President, Hon. Geo. A. Cox. Assistant General Manager, E. W. Cox.
Treasurer, H. B. Walker. Secretary, R. Hills.
Superintendent, W. T. Ramsay. Actuary, Frank Sanderson.

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

Invested Funds, \$44,700.00
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Loans advanced on mortgages and Debentures purchased. Agents wanted.

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CAPITAL: THREE MILLIONS STERLING.

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CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. Canadian Branch Head Office, - TORONTO.
JAS. BOOMER, Manager.
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CANADA LIFE BUILDING.

**THE IMPERIAL LIFE ASSURANCE COMPANY
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CAPITAL - - - \$1,000,000.00.

Government Deposit - - - \$250,000.00.

Being the largest Deposit made by any Canadian Life Company.

An Income Investment Policy, taken out at age 30, guaranteeing the payment to a man's wife or family, at his death, of \$600.00 a year for 20 years, and a final payment of \$10,000.00, 20 years after death can be secured in THE IMPERIAL for an annual payment of \$265.55.

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**THE CANADIAN
Journal of Commerce.**

MONTREAL, FRIDAY, JANUARY 19TH, 1900.

**THE PROPOSED NEW PIER BELOW THE ST.
MARY'S CURRENT.**

The Minister of Public Works has sent to the Harbour Commissioners a copy of the plan for the harbour enlargement works below the Current St. Mary, a special grant for the construction of which was made at the last session of Parliament. We have not as yet had the opportunity of examining the plan as sent. But, as two of the daily evening papers have reproduced it on a much reduced scale, without any explanations, we are not in a position at this moment to express any opinion on the real merits of the plan proposed, as it affects the future prosperity of the trade of the harbour, which means the trade of the whole country.

It will be recollected that about a year ago the harbour engineer, acting under instructions, prepared a plan for the enlargement of the harbour below the Current St. Mary. That plan was made public in April last, and on the 28th of the month this Journal discussed that plan and in some respects commended it as a very ingenious one with some merit, but, for two considerations one was the great cost, something near \$4,000,000, and the other the danger from floods, owing to what appeared to be threatened by the too great and unnecessary extension into the river. It will be remembered that this plan of the harbour engineer proposed to commence operations some 300 feet below the wharf opposite the works of the St. Lawrence Sugar Refining Company.—The plan of the Minister of Public Works is to establish a pier with all its accessories of an elevator and high and

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COVENTRY, ENGLAND.

low level accommodation on a large and extensive pier and shore space above the Sugar Refinery wharf between that and the last pier built by the Harbour Board near the Cotton factory.

Although we have seen no remark made about it, it is evident that the plan of the harbour engineer did not meet the views of the Minister,—whether for economical reasons, or the engineering and natural difficulties involved, we are not aware. At the same time we may as well direct attention to the fact that in the article in this Journal of the 28th April last, discussing this plan, it was there stated that many people had expressed surprise that the large gap in the wharf connection between the Sugar Refinery and near to the Cotton factory had not been embraced in the plan for extension of harbour accommodation in that direction.

The Minister of Public Works and his engineers have evidently taken the same view of the matter, hence the adoption of the starting point for the Federal Government harbour enlargement works, which can be carried out on the same lines, from that point, indefinitely as the requirements of the trade will demand or warrant.

The scale on which the plan, as published, is given is so small and there is so little information in regard to it that it is not possible to criticise it intelligently, or form any opinion upon its merits as a really practical measure, without further explanations. As far as it goes it seems to be a promising combination of the high level and the low level, and provision for a public elevator of 1,000,000 bushel capacity and also for permanent sheds on the high level side of the pier. There are no section plans shown that will protect all these constructions from danger when the ice moves. The conditions generally affecting the ice movements are never certain or regular in their operations. After all the discussions of the past, the ice movement feature has doubtless been

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

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

Income During 1898, \$6,134,327.27
Death Losses Paid, 1898, \$3,887,500.95
Total Paid Members, 1898, \$4,584,095.12

CASH AND INVESTED ASSETS.

Net Surplus invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898, \$1,353,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Inc., \$33,027,390
Total Business in Force Dec. 31, 1898, " 102,379 " 269,169,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

Home Office, Mutual Reserve Building, - - NEW YORK CITY

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T. W. P. PATTERSON, Gen. Man.

considered in the preparation of the plan now before us. There is not sufficient data given to form any opinion upon it as regards the prudence of erecting permanent sheds in so exposed a situation. It may be judged from the plan that the higher level side is at a greater elevation than is that fixed for the so-called high level adopted for the new piers in the central part of the harbour. But of this we are not at present assured. If not, the same strictures that have been made from time to time in this Journal against the fatuity of expecting any benefits from the erection of permanent sheds on the central piers, will apply with greater force against permanent sheds on the proposed pier below the St. Mary's Current, because it will be without the protection of the guard pier against the downwards shoves of the ice.

Doubtless more information will shortly be made public as the subject is to be publicly discussed by the Harbour Board to-day. All we have to say at this moment is, if the engineering features of the plan in this respect have been carefully provided for, the location selected for this extension of harbour accommodation at the eastern section of the harbour appears to be an eminently wise one and will be likely to meet with general approval.

RE-INSURANCE OF FIRE RISKS.

The unsatisfactory condition of the fire insurance business is setting all manner of theories afloat as to the causes and the remedy. There seems to be more general agreement on the evils of competition than in regard to any other alleged cause of the losses being so excessively out of proportion to premium receipts. But, what is possible to be done to lessen competition and how far the elimination of this element in the business would affect what is desired, are very disputed questions. It seems to be assumed that were competition less severe the fire loss would be materially reduced. This involves the further assumption, that risks are written on properties that are more liable to be burnt when insurance rates are low than they would be if the rates were higher, or, that competition induces underwriters to accept risks the danger of which they do not adequately appreciate.

One prominent insurance journal thinks there is a silver lining to the dark cloud in the fact that competi-

tion is lessening, not only by the withdrawal of companies, the abandonment of re-insurance treaties, but also in the reduction of the lines taken and carried by the companies. It is also affirmed to be a good omen that, "The local agents are proving a factor for good in the business, just the opposite of what some thought would be the case, refusing to rush needlessly into rate wars; though this may be so from selfish standpoint of self-preservation, yet the entire business is reaping benefit." A further idea is that prosperity will so enlarge premium receipts as "to bring profit and contentment where they are now invisible" The latter view is not sustained by the experience of last year, for there never was such prosperity prevalent in any year as in 1899, and never before were the fire losses so heavy. Indeed last year's record effectually disposes of the theory that fires increase in inverse ratio to the decrease of business.

Mr. Holman a Philadelphia underwriter, puts the responsibility of heavy losses upon re-insurance. In a circular to agents he says: "You are no doubt acquainted with the methods followed, and are probably aware that re-insurance was first adopted as an occasional accommodation to agents; but in later years the custom of re-insurance has been overworked and overdeveloped until to-day it is answerable for many of the disturbances in the business. It has caused a fictitious and an abnormal appetite among companies, it has destroyed the custom of exchanging business between neighboring agents, and thus destroyed in a large measure the good fellowship that should exist even among competitors. It diverts business from its natural channels, which creates dissatisfaction and tends to discourage co-operation, without which the interests of both agents and companies are injured. The large line idea under the tutelage of re-insurance has led to much recklessness in assuming liability and a corresponding carelessness in protecting it. We are in the insurance business, not in the re-insurance business; we carry reasonable net lines and not immoderately gross lines, and our object in calling attention to the subject at this time is to suggest that you avail yourselves of re-insurance only as a last resort."

There are no returns available as to the extent of re-insurance, but a new law for Massachusetts requires every company represented in that State to make an annual return of its re-insurance either in, or outside the State. The law of Massachusetts forbids any company writing "a single hazard for a larger sum than one-tenth of its net assets," such sum to be regardless of any amount of re-insurance on a risk. This law will put some restraint upon re-insuring; it will partially check monopolising; but it will have no effect upon the alleged practice of reckless underwriting to which excessive fire losses are attributed. To condemn re-insurance as necessarily, or essentially imprudent is to charge those companies that accept re-insurance with recklessness, which is highly gratuitous. The bulk of re-insuring is done with and by the strongest and most skillfully managed companies. The act of re-insurance implies a certain degree of caution on the part of the original insurer. It is also quite unreasonable to suppose, that any underwriter will write a line of re-insurance less prudently than he would accept the same risk at first hand. Re-insurance is indeed an extension of the foundation principle of fire insurance, which is, to spread liabilities over as wide a surface as possible. We are consequently unable to share in the anticipations of those who regard a decrease of re-insuring as the remedy for the ills from which fire insurance business is suffering.

THE MERCHANTS BANK OF HALIFAX.

The last statement of the above bank under the title it has held for 30 years appears in full in this issue. It is different to preceding ones also in bearing the signature, "Edson L. Pease, General Manager," for the first time. Other distinctions are, the large increase of business the statement shows to have taken place in the past year, the addition made to the paid up Capital, and the enlargement of the Reserve Fund. Mr. Pease may well congratulate himself upon his first appearance as General Manager being associated with the most satisfactory statement the Bank ever issued, and the most promising for future development.

The percentage of net profits to capital cannot be accurately stated from the data given in the Report, as, during the past year there was received an accession of new capital to extent of \$485,070. The ratio of net profits, however, on the total capital, as it now stands, was 12.54 per cent. The premium on new stock amounted to \$366,154, which, with \$83,945 taken from Profit and Loss account, was added to the Reserve Fund, raising it to, \$1,700,000 which is 85 per cent. of the paid-up Capital. The need of new capital is shown by the circulation have risen to nearly the enlarged limit. The deposits last year went up from \$8,275,407 to \$11,333,599, an increase of \$3,048,192, two-thirds of which was in deposits proper — those subject to notice. The current loans expended from \$7,090,845 to \$10,691,194, so that the enlarged discounts absorbed all the new capital and the increase in deposits.

It would be invidious to apportion the credit of the bank's remarkable expansion in the past year, but there can be no doubt that, were this done, Mr. Pease would come in for "the lion's share." The Merchants Bank of Halifax has entered upon a new era of development and prosperity, which will be marked by its new title, "The Royal Bank of Canada," which it will shortly assume.

A NEW REBATE COMPACT.

Near the end of last year a meeting of a number of American life assurance representatives was held to consider the situation created by the anti-rebate compact having been disrupted by a number of companies withdrawing. The preamble to a resolution introduced states at some length the motive for forming the original Compact which in brief was to abolish rebating by each company pledging itself to enforce a prohibitory rule. It was recognised that a limited number of companies entering into a new joint agreement could not have the influence of the original Compact which embraced them all. But it was stated to be urgently necessary, to re-affirm all previous declarations respecting the evils of rebating and to impress upon each company its individual duty to do all in its power to eradicate a practice dangerous in its tendencies and which reflects dishonour upon the business of life insurance. Encouragement to such action was said to be found in the attitude taken by representative agents in various parts of the country, as manifested by the earnest protests against the abrogation of the Compact unless such measures shall be adopted as will ensure a fair and honorable competition for business. The meeting resolved, "that a new Compact shall be formed, under which companies shall be bound to promptly discharge agents found rebating; and to refuse

to employ agents so discharged by any company, within one year from the date of such discharge; and that the Chairman be instructed to appoint a committee of three to prepare the form of Compact and to obtain the signatures of companies. Provided, that the new Compact shall become effective when the signatures of fifteen companies have been obtained, and thereupon the original Compact shall cease and determine."

The Committee consist of Messrs. D. P. Kingsley, John R. Hegeman, J. Ashbrook, George E. Ide, Geo. H. Burford, Geo. K. Johnson, John M. Pattison, who represent prominent companies. We fear, however, that to stamp out the rebate evil will require some influences more powerful than a Compact.

HOW THE U. S. BANKRUPTCY LAW WORKS.

The chief organ of the Government has formulated a programme of business for the next Session of Parliament. This may be regarded as a shadow of coming legislation. One of the items in the schedule is an Insolvency Act. In view of this it is interesting to observe indications of the working of the bankruptcy law of the United States which was put in force on the 1st November, 1898. One effect has been to largely reduce the number of attachment suits, and other actions against debtors. Although this is alleged to have resulted from the new bankruptcy law, it is probable that the great improvement in business since the Act came into force, has enabled the settlement of claims to be made more extensively with fewer appeals to the law than was the case during the depression of trade. Statistics therefore which show a considerable decrease in attachment suits and other actions to recover debts since 1898 are only partially reliable as evidence that such litigation is attributable to the new bankruptcy law.

The referees and trustees who now administer insolvent estates are reported to be making good incomes but nothing like the amount anticipated. It was expected that there would be thousands of traders who would take advantage of the new bankruptcy law to clear themselves of their debts, secure a discharge, and start afresh with a clear liability sheet, with some assets which they had potted away beyond the reach of their creditors. This expected result has not occurred, much to the chagrin of referees and trustees. The fees of a referee range from \$20 to \$50 for each case. A trustee is allowed \$250 when the assets reach \$10,000, and one per cent. on what is realized over that sum. The referee's interest therefore is to secure as many cases as possible, and it is the interest of the trustee to gather all the assets he can locate.

Payment by results is a good rule in collecting the assets of insolvent estates, and trustees after experience in this business no doubt become experts in discovering funds and other property to be distributed among creditors. They have been successful in punishing a number of fraudulent debtors who tried to secure a discharge without giving up all their assets. On the whole the new bankruptcy law of the United States is reported to be giving satisfaction to creditors. A thorough enquiry into its working should be made by those who will have the task of introducing and discussing the Canadian Insolvency Act which will probably be laid before Parliament next Session as a Government measure.

NEW YORK BANKS AMALGAMATE.

The movement towards concentrating capital which is one of the most marked features of the age is being shown by the amalgamation of the National Bank of Commerce, and National Union Bank of New York. The former has a capital of \$5,000,000, and the latter, \$1,200,000. When combined the capital of the new institution will be \$10,000,000, by new capital being called for. The standing of the two banks on 6th inst., was as follows:

	Capital	Loans.	Deposits	Per cent of reserve.
Commerce ..	\$5,000,000	\$26,215,400	\$17,667,100	21.8
Union..	1,200,000	13,173,800	13,324,100	24.1
Aggregate. . .	\$6,200,000	\$39,389,200	\$30,991,200	

The shares of the Commerce are \$100 par, quotations being for "last sales," 255, and for Union, \$100 par, and "last sales," 378. It is somewhat anomalous that there is no bank in New York with anything like the paid-up Capital of several in Canada. The largest at present are the Commerce, and the American Exchange, each with 5 millions. The next in size is the Fourth National, whose capital is 3 millions. Then come 6 banks, 3 with 1½ millions, 15 with capitals from 1 million to \$1,400,000, 12 with amounts from \$500,000 to \$900,000, and 25 with less than ½ a million, some being as low as \$100,000, or \$200,000. The above comprise the 95 "Associated Banks of New York." Besides these there are 39 banks only one of which has a capital of half a million, the rest ranging about \$150,000.

The two classes of banks in New York made the following exhibit, as compared with Canadian banks:

	Capital.	Loans.	Deposits.
95 Associat'd Bks. N.Y.	\$59,422,700	\$677,797,000	\$748,953,100
Averages ..	625,000	7,134,000	7,883,000
39 Non-member " N.Y.	6,027,000	46,970,100	56,767,500
Averages ..	154,500	1,204,000	1,455,000
38 Canadian Bks. . .	\$64,327,600	\$257,849,000	\$272,537,200
Averages ..	1,692,700	6,838,000	7,179,000

The contrasts afforded by the above figures are very striking. The rates of the capital to loans of 95 of the principal banks of New York is 8.7 per cent., and of deposits 7.9 per cent., whereas the ratio of the capital to loans of all Canadian banks, large and small, is 24 per cent. and of deposits 23 per cent. The prudence of building up a banking business with loans of which the capital only provides 8.7 per cent. is open to question. When over 90 per cent. of the loans of a bank are made out of funds derived from deposits the active business of the country is too liable to be affected by the fluctuations of its deposits, arising from waves of excitement passing over that create distrust among the people. But, on the other hand, such a disproportion is highly favourable to the making of profits, so that the New York bank stock quotations show a remarkable number of very high prices, there being 25 out of the 95 quoted at over 300, and 14 others over 200.

The movement above named is understood to be a desire of the American financiers to have the banks of New York less dependent upon those of Europe. The supremacy of London as the world's monetary centre is somewhat galling to American pride. London dictates the price of money in the world's markets. Exchange on London is everywhere drawn to pay obligations in the United States. It will, however, take an incomparably greater financial revolution to lower the power of London than raising the capital of two New York banks to

\$10,000,000 each, as is proposed. When this is accomplished our own Bank of Montreal will still have a much larger capital than that of the two institutions in New York.

THE STRATHCONA RIFLES.

When the honours of the present war come to be distributed by the hand of history, Canada will stand high on the list. For liberality indeed in contributions the Dominion will deserve the first place. The munificent gifts of our banks, railways, and other institutions, with those of private donors, rank equal, if, when all circumstances are considered they do not exceed those from similar classes of contributors in the Mother Country. It is admitted in England that Lord Strathcona has outshone all others in splendid generosity. He has undertaken to raise, equip and maintain a rifle brigade of 400 men for service in South Africa. Although he is the latest accession to the House of Peers, and although his wealth was made by his own enterprise, and financial genius, "off his own bat," as the cricketers say, Lord Strathcona and Mount Royal has voluntarily displayed a nobler sense of the responsibilities and obligations of exalted rank than those upon whom such duties rest as an imperative moral claim.

There are scores of vast estates in the United Kingdom derived from the Crown on the implied condition that the owners maintain and lead a defensive force. The very title "Duke," for instance, is a military one. A Duke, properly speaking, is what we now style a "General," or "Commander." It was once the pride of the nobles of England to be the leaders and supporters of an armed force. The members of the British aristocracy in earlier days, with their tenants and men employed by them or on their estates, constituted the national military; the cost of whose maintenance, as such, was mainly derived from the estates of the nobles. As the result of political and social changes the burden of supporting the national defences was shuffled off upon the people at large; by whose industries, enterprises, and commercial activities, the estates of the nobility were enormously enhanced in value, while the old-time burden of national duties was lightened. The army, instead of a heavy charge, became a source of revenue to the landed aristocracy, by finding income and honours to its scions as officers of the army. With rare exceptions they have discharged their duties with distinct advantage to the army, and, on a hundred battlefields the "blue blood" of British titled soldiers has testified to their brave devotion to duty. In Africa to-day men are fighting who are members of the proudest families of the "old nobility," as well as not a few of those whose high rank is modern.

Lord Strathcona has set the House of Peers an example of munificence in taking on himself the cost of a contingent—as he has also done in his princely gifts to educational and benevolent institutions—which his erminent colleagues in the Upper House would earn additional, and, in some cases, more real honour than their hereditary titles, were they to emulate. Canada is proud to have so true a nobleman as her representative in the House of Peers. Were each of them indeed his peer in generosity according to his means, the distinction of rank would not call up a line in one of Wycherley's plays, "I weigh the man, not his title; 'tis not the King's stamp can make the metal better," but, "the guinea's stamp" of

rank would evidence the man's being true gold, "for a that."

PRIVATE FIRE INSURANCE.

There has been recently published a pamphlet prepared for the National Board of Fire Underwriters of the United States in which the question of an individual carry his own fire insurance is treated very forcibly.

The argument so frequently made by some property owners that they have paid insurance for a long term of years without collecting a single loss and should, therefore, have a lower rate, is based upon ignorance of the principles of fire insurance; their contention overlooks the fact that at a rate of 1 per cent. it would take nearly forty-one years compounding the interest at 4 per cent., for a sum of money equal to the premium paid at the beginning of each year to equal the amount insured and therefore, enough to pay a total loss; and this without any allowance for the expense of conducting the business. Anyone can verify this computation for himself. One dollar collected and invested at the beginning of each year, the interest being compounded at 4 per cent., would amount to \$98.82 at the end of forty years. Four per cent., it is unnecessary to add, is a larger return of interest than insurance companies receive under existing and proper legislative limitation as to investments in safe securities.

The most reckless gambler would not give such odds as one hundred to one against the happening of a single fire within a period of forty years, knowing the hundreds of ways in which a fire could occur; and the property owner who carries his own risk is, therefore, taking a chance of losing his all upon odds which a professional gambler would ridicule. In fact the only individual who can afford to go without insurance and take the risk of the burning of his own property is one—if there be one—who has hundreds of different pieces of property, all of the same average value and so separated that no two could be destroyed by the happening of a single fire. If he is not so situated, fire insurance is necessary for his protection. His commercial credit will be found to depend upon it; no one can afford to sell him goods on time or lend him money if he is not insured, for his ability to pay would be destroyed by a fire and his creditors would find that they had practically been insuring him themselves, without the compensation that a prudent insurance company, engaged in the business of taking risks, would have charged. The cost of insuring a frame building in a frame neighborhood in localities beyond the protection of fire departments might be 5 per cent. or more; and the merchant who sells goods to a customer who does not insure would practically be insuring him for nothing at a cost equal to or more than the profit on his sales.

It is this ignorance of the danger of fire, due to the limited experience of a single risk, that leads to mistaken views of insurance, which involves for its successful conduct as a business sufficient knowledge of all others to estimate properly the fire hazards of their methods. The owner of a flour mill may never have suffered from fire; he would necessarily be ignorant as to the causes of fires which have occurred in other mills than his own; but the underwriter, who has had to pay for losses in thousands of properties, is not and cannot afford to be ignorant. It is best for the individual to entrust this branch of his

worldly affairs to those who understand it, for the same reason that he entrusts the erection of his building to the mason, carpenter and architect.

A GRATUITOUS ACCUSATION.

The Toronto manager of the Sun Life Insurance Co., of Canada, has addressed a letter to Mr. McCabe, managing director of the North American Life, accusing him of having written the article which appeared in a recent issue of this journal with the heading, "A British View of the Sun Life of Canada." He also says to Mr. McCabe, "I believe you took great care to see that a copy was in the hands of all your agents." We would advise the writer of that letter to avoid speaking of matters wholly outside his knowledge. In writing as above to Mr. McCabe he drew wholly on his imagination. Mr. McCabe neither wrote, nor inspired, nor does he know who wrote the article in question, which, we may add, has excited the liveliest interest all over the Dominion. It is not possible for Mr. McCabe to have placed a copy in the hands of all his agents, for no additional copies of the number in which it appeared have been sent to him, or to his office, or to any person on his behalf. Mr. McIntyre would do well to make less free use of his lively fancy and pen. In all such affairs it is the course of wisdom to correct what defects may be pointed out in the management of a company. It is wholly irrelevant; it serves no rational purpose; it is indeed highly impertinent for any effort to be made to fix the responsibility, or even to place the credit, of a journalistic article upon any writer.

MONTREAL CLEARING HOUSE.

The annual Report of Mr. A. M. Crombie, Chairman of the Montreal Clearing House, dated 17th inst., was read at the meeting this week. The clearings of 1898 show a phenomenal increase over 1897, and it is satisfactory to know this has not only been maintained but added to in 1899, making the total increase in two years \$200,000,000. This city cleared 48 per cent. of the total, which is regarded as a demonstration of the national character of Montreal. The highest increase, 15.88 per cent., was made at Winnipeg, which has now passed the \$100,000,000 mark for the year. In contrasting the increase of Canadian clearings with those of the States, it is remarked that the greater development of the States may be attributed to more extensive stock transactions, and the expansion of the clearings at San Francisco, owing to unusual activity arising out of the Philippine war.

During the past 10 years the transactions of the Clearing House of Montreal have been remarkably free from complications, although two banks have failed since it was organized. The absence of any serious disputes has arisen from the absolute good faith shown by the Bank managers with each other. No default occurred at the clearings owing to the two banks failing.

The clearings of this city in 1889 were, \$454,560,000; 1893, \$568,732,000; 1896, \$527,851,000, and this year they were \$749,029,000, which is 74.76 per cent. in excess of 1889, and 50 per cent. more than 1896. The Re-

port reads: "It is a gratifying indication of the growth of the city to record an increase of 74.76 per cent. during one decade of clearings. With a continuance of prosperity they should pass the thousand million mark within the next four years, especially with the business in view which is likely to accrue from the successful endeavour to equip the port in up-to-date methods and improve its communications by sea and land, internal and foreign." Eighty per cent. of the 32 millions of bushels of grain shipped from Montreal is said to be from the United States. The bulk of Canada's wheat is shipped from American ports. When this anomaly is corrected we may expect a development of trade in this city of which its citizens may be proud. In retiring from the office of Chairman of the Clearing House, Mr. Crombie says, it has been to him "a labour of love, in which the experience and discretion of his colleagues were a great support," who are assured, in his parting words, that he takes with him "very pleasant thoughts of the cordial relations which he has always had with banking confreres." Mr. Thomas McDougall was elected president, and Messrs. Pease, Meredith, Ramsay, Ellis, Mathewson and DeGuise, Committee.

SEARCHLIGHTS FOR FIRE BRIGADE.

The work of fire brigades is frequently obstructed by the premises into which the men have to enter being without light. Serious accidents to firemen have occurred from their falling through unseen openings, when groping in the dark. If we remember rightly one man of the city's brigade was killed in this manner a few years ago. The operations of the firemen and drivers are frequently increased in difficulty from the darkness prevailing in street or lane. An accident from this cause took place in a western city, as the engines had to enter a lane where darkness prevented the men seeing each other or the horses' movements. To meet this difficulty, the New York Department is about to add a portable electric searchlight plant to its apparatus. The searchlight wagon will go to fires with the engines, and it is believed it will add greatly to the efficiency of the force, both in saving life and property. It resembles a fire engine in general appearance, but instead of a pump it has an engine and dynamo. There are two searchlights each with an 18-inch lens. These will be carried on a platform behind the driver's seat. They can be used either from the platform or removed and carried to any desirable point of vantage, all communication with the generator being kept up by means of flexible cables which are insulated with rubber. The lights are provided with devices for quick regulation so that the light may be spread over a wide area, or confined and directed to any particular point. The purpose of the apparatus will be to light up dark parts of the street and aid the firemen in laying hose, setting ladders, etc., also to light up the front of buildings where people may be in danger and to project light into the buildings themselves.

The customary lighting of a building or locality is often interfered with when a fire breaks out, and persons in a building afire have been known to lose their lives by being unable to reach a way of escape in the dark. We commend the action taken in New York to decrease these dangers and difficulties to the consideration of the local authorities here and in other cities.

THE GAS QUESTION IN NEW YORK.

The gas war between the different companies in the city of New York has been raging for nearly a year and the citizens have been getting their gas at the rate of from fifty to sixty-five cents per 1,000 feet, without any charge for meters. The latter price is still in vogue, but there are signs that the war is near an end and the companies seem desirous of getting back to the limit allowed by the State law, which for this year may be \$1.05 per 1,000 feet. After this year it will be only \$1.00 per 1,000 feet. After the lower price that has prevailed for some time, during which the companies have made reasonable profits, it is not likely the citizens will take kindly to the increase, and the prospect is that a bitter opposition will be made to it if it is attempted. The companies appear to fear that if the old price is re-imposed that the State Legislature may again interfere as it has done before and reduce the legal limit of price still lower than it is now.

As an indication of the extent of this feeling the New York "Herald" had the following in its editorial columns on Monday last:

"Mr. Sage, in explaining the sale of his gas stock, intimates that legislation reducing the price of gas below \$1.05, the legal rate, may be passed in Albany at the present session. Gas consumers will pray that his fears are well founded. Now that the companies have shown they can sell gas profitably for sixty-five cents a thousand feet, no valid excuse can be offered for advancing the price nearly a hundred per cent."

BRIBERY AT ELECTION CASES.

The trial of a number of persons at Whitby, Ont., for giving and accepting bribes at the Calder election has resulted in one who offered bribes being fined \$800, or six months in jail, a second fined \$200 or six months, and seven who took bribes were each fined \$200, or a month's imprisonment. They are also declared to have no power to vote at any election, or to hold any government or municipal office for the next eight years. These penalties will serve to teach a needed lesson to many who make light of such offences. As those who took bribes are, as Judge Osler said, "ignorant illiterate people," they will, it is thought, have to spend one month in jail, and those able to pay the fine will find it a very heavy penalty. Practices of this kind have a most injurious effect on business, as they lower the standard of public morality by which credit is weakened that is the very life of commerce.

THE LATE W. W. OGILVIE.

The city was startled on the 12th inst. by the death of Mr. W. W. Ogilvie, as he had been engaged in business a few hours before his sudden taking off. Deceased held a prominent position in the grain and flour business. He had done good service in developing these interests in Manitoba, of whose wheat he was an extensive purchaser. Mr. Ogilvie was born at Cote St. Michel, Montreal, on February 14th, 1835. In 1860 he entered into partnership with his brothers, Alexander and John. The former, Senator Ogilvie, retired in 1874, and the other died in 1888, leaving the business in the hands of the brother who died last week. He was a director of the Bank of Montreal, also of the North British and Mercantile In-

urance Company, and had held the presidency of a number of local bodies.

THE LATE T. J. CLAXTON.

The death on 15th inst. Mr. Claxton removes one of the old-time dry goods merchants of this city. Deceased carried on a very extensive wholesale business in this line and was reputed to be wealthy. When the Southern war broke out his firm had heavy stocks of cotton, out of which they reaped large profits as prices went up to high figures. The business he conducted was done on a system which became obsolete some years ago and the change was unfavourable to Mr. Claxton's fortunes. He had taken great interest in a number of young men whose advancement he furthered at the expense of his own welfare. Deceased has for some years lived in retirement, but will be sincerely mourned by many who remember his good works in more prosperous days.

GOLD PRODUCTION, 1899.

The world's production of gold last year can hardly be stated with complete accuracy at so early a period in the New Year, but the "Engineering and Mining Journal" has compiled a table showing a close estimate of it for 1899, as compared with 1898. It is stated that in 1898 the production of gold in the world reached a total of \$289,147,779. In 1899 this total was exceeded, the production having amounted to \$313,954,468, the increase being \$24,806,689. A still larger result would have been attained in 1899 had it not been for the almost total stoppage of gold mining in the Transvaal by the war with Great Britain. Had work continued there without interruption there would have been nearly \$20,000,000 to add to the report. In that case the Transvaal would have held the first place as a gold producer; as it is, it yields that position to Australia, but still holds the second place, the United States being third in order, with a total of about \$600,000 below the South African Republic. Russia still holds the fourth place, while Canada, which has made great advances, is fifth, and Mexico sixth. These six countries produced in all \$285,735,241, or over nine-tenths of the total.

Our contemporary says, Canada now holds the fifth place, and is becoming a gold producer of much importance, chiefly owing to the large production from the Klondike and other mines in the Yukon region, which amounted in 1899 to about \$14,000,000. The total production of Canada in 1899 was \$18,049,593, showing an increase over 1898 of \$4,349,593, or 3.17 per cent. In addition to the Yukon gold there was an increase from British Columbia, and some also from the mines of western Ontario, while there was a small decrease from the Nova Scotia mines.

The following is the table:—

Countries.	1898.	1899.	Inc. or dec. from 1898.
United States	\$65,082,430	\$72,483,055	\$7,400,625
Canada	13,700,000	18,049,593	4,349,593
Newfoundland	62,010	62,010	.....
Mexico	\$,236,720	9,277,351	1,040,631
C. America	525,000	525,000	.....
Argentina	314,907	314,907	.....
Bolivia	332,300	332,300	.....
Brazil	2,531,687	2,531,687	.....
Chile	1,407,623	1,407,623	.....

Colombia	3,700,000	3,700,000	.....
Ecuador	132,400	132,400	.....
Guiana	3,814,150	3,844,962	40,812
Peru	205,827	205,827	.....
Uruguay	38,506	38,506	.....
Venezuela	814,067	814,067	.....
Austria	44,927	102,000	57,073
Hungary	2,038,993	2,038,993	.....
France	183,430	183,430	.....
Germany	1,892,116	1,978,333	86,217
Italy	210,014	218,862	8,848
Norway	10,301	10,301	.....
Russia	24,734,418	24,072,248	d 662,170
Spain	274,480	274,480	.....
Sweden	75,290	106,319	31,029
Turkey	7,975	7,975	.....
United Kingdom . .	27,980	6,495	.....
China	6,641,190	6,641,190	.....
India (British) . . .	7,765,807	8,498,571	732,764
Japan	713,300	713,300	.....
Korea	1,094,000	1,094,000	.....
Malay Peninsula . .	516,750	516,750	.....
Borneo	100,000	100,000	.....
S. Africa	78,070,761	73,108,650	d 4,962,111
Rhodesia	433,682	1,110,953	677,271
West Coast	720,248	720,248	.....
Madagascar	400,000	400,000	.....
Australasia	62,294,481	78,082,171	15,787,690

Totals \$289,147,770 \$313,954,468 In \$24,806,689

The increase of Canadian gold production as given above falls very heavily below the amount reported from Dawson City. We regard this item as incorrect by probably several millions.

COLD STORAGE DEVELOPMENTS.

The food purveyors of Great Britain are awakening to the advantages of the modern system of keeping all classes of perishable edibles in cold storage. A monthly journal is now published in London devoted to the interests of, "Ice and Cold Storage." A new departure has been made by a house to house delivery of ice being established in a number of English cities, where the economic and luxurious uses of this article have been hitherto unknown. The public has caught on to the domestic value and pleasure of a daily supply of ice, with which we are so familiar, the British product being made in cold storage warehouses. One effect is the cheapening of certain classes of edibles and more regular market prices, owing to stocks being less dependent upon the weather.

Canadian exporters are likely to find a larger demand in Great Britain, as already the importation of colonial foodstuffs has increased owing to the facilities for keeping them in good condition for a length of time. Our contemporary speaks favourably of tests made of Canadian fruits kept in cold storage. It is suggested, however, that pears from this country would be better preserved and fetch better prices if they were picked earlier, so that they could have stood longer the usual delays in distribution and sale. Since cold storage was provided the exports of butter from Canada have risen from 32,055 packages in 1894, to 445,000 in 1899.

The city of Cork, which does a large export butter trade is finding such great advantages from a new cold storage warehouse, that one is now building as an annex to a large buttery factory. Australia has taken the lead in utilising the new system of refrigeration to its food exports. The Queensland Government has subsidised a steamer with the object of fostering the pastoral and dairying interest of that Colony. One vessel from New

South Wales recently carried 11,343 boxes of butter in cold storage. In Denmark, the leading European country for butter, pasteurisers and refrigerators are universally used. In Natal, near the seat of war, is a very extensive dairy equipped with refrigerating apparatus. One of the visitors at the opening was General Symonds, who shortly after was shot by the Boers. It is boasted that the Natal Dairy is the most picturesque of its kind in the world, reminding us of an old Colonial mansion. The description of this dairy throws new light on the character of the country we are fighting to retain as a British possession, as it is evident there must be good and extensive pasturage where such an establishment is operating. In Australia the plague of rabbits will be checked now that an unlimited market for them is open in Great Britain where they are being sold in good condition. In one week last Fall, there were 491,000 rabbits shipped from Melbourne. There is every probability that the Boers ere long will be shipping chilled meats to England. A number of city corporations in England have erected cold storage warehouses for public convenience, where sections are let off to traders or their goods preserved at a low price. The British fish trade is being revolutionised by the storage system as the supply at interior points is now regular, and not a succession of gluts and scarcity as formerly.

As a phase of modern commerce the cold storage movement is one of great importance as an economic and price regulating element. It is practically adding to the value of a large section of food products, by preventing waste. It is making man less dependent upon climatic conditions, as even dwelling houses are now being artificially cooled in hot weather, and supplies of food are no longer at the mercy of the outer air. Canada has everything to gain by the extension of cold storage as its dairy products, meats, fruits, and fish, are gradually being placed on the British market in such excellent condition as to give no indication of their having been transported from so distant a Colony.

PACIFIC COAST FISHERIES.

Among the wonderful resources of British Columbia none is more important than its bountiful supply of fish. The various kinds with which its rivers and coast waters teem are most of them of the highest economic value. Little has yet been done to open the markets of the Eastern provinces to these valuable supplies of fresh fish. The long haul and heavy rates have much to do with keeping the Pacific Coast fish out of these markets. The Canadian Pacific, however, carries car load after car load of the halibut of the British Columbia Coast on its express-trains to Boston, whence it is distributed to other cities of the Atlantic border. Most of this is shipped by British Columbia firms and as halibut will keep well for a week or ten days without losing its flavor, it arrives in the New England markets in excellent condition. The Eastern Canadian markets, whether of Ontario or Quebec, have not yet provided an opening for any large quantities of the halibut and salmon of the Pacific Coast, which are shipped here after having been frozen and necessarily some of the flavor lost in thawing. In Montreal, where large quantities of fish are consumed, the cheaper varieties of fresh and salt fish of various kinds form the larger bulk of the supply and cod and herring are in constant demand. This market now consumes not more than a dozen carloads of fresh Pacific Coast

fish. The halibut that comes here from the West is shipped by Seattle merchants instead of coming from Vancouver, though the best halibut banks in the world are in British Columbia waters. This halibut, while actually a product of Canada, has to pay a duty of one-half a cent a pound because it is shipped from a foreign country. The freight rates from the Coast are $1\frac{1}{2}$ cents a pound in carload lots. This, with the duty and first cost, say 5 cents a pound, brings the frozen fish here at a cost which enables it to be retailed at from 10 to 12 cents. Salmon can be laid down here for about the same figures.

While salmon and halibut have as yet been the only food fishes brought across the continent from the Pacific Coast, and possibly may be the only fish that it will pay to bring into the Eastern markets, there are many other valuable salt and fresh water fish in British Columbia that have already become an important factor in the food supply of that province. Many of the fresh waters abound with brook and lake trout of large size and fine flavour and white fish that have been transplanted into lakes have thriven wonderfully. Experiments have been made with transplanting lobsters into the waters of the Straits of San Juan de Fuca and the Gulf of Georgia. They are said to be doing well, but the time has not yet come to determine if the experiment will be successful. An attempt has been made to grow the Eastern varieties of oysters. While they have become fat and increased in size it has not yet been found whether they will propagate in their new quarters. The small oysters found all over the Pacific Coast, particularly in the waters of Puget Sound and the Gulf of Georgia, have a peculiar coppery flavour, the taste for which when acquired becomes permanent. There will, however, be no trade in these products for many years. If, the time ever comes when the Atlantic fisheries are exhausted there will be an inexhaustible source of supply in the waters of the Pacific Coast.

MODERN COUNTRY STORE MANAGEMENT.

The owner of the country store of to-day must feel that his business is founded on a safe principle as he reads of the modern departmental stores in the leading cities of the continent apparently trying to surpass each other in grandeur of appearance, capacity for trade, prominence of location and extent of business. Those great retail establishments are merely general stores, precisely the same as their small country representatives, except that the latter afford their patrons a little more real accommodation than the huge departmental stores are willing to extend. True, the large city concern also affords a few inducements not looked for by the callers at the rural establishment. In this way honours might be considered even were it not that the inducements offered by the great city stores can be readily dispensed with on the part of the customer, while he cannot dispense with that accommodation granted by the country establishment, without much inconvenience and personal sacrifice.

Summing the totals up, it must be admitted that the country general store is the better conducted. It does not cater for trade by furnishing cushioned reclining chairs and lounges surrounding a large fountain where gold fish revel and singing birds make music in the branches of the large tropical plants overhead. It does not offer the great variety to be found in the city shopping centre, but it does offer good value in so far as it can be

secured in a direct manner. It seldom seeks to sell an article on its appearance alone, and is as seldom known to hold or handle goods not adapted to the best use of its customers. Instead of the fairy fountain, reclining seats, singing birds and tropical plants, it furnishes its trusty patrons with general supplies on extended credit where necessary.

Founded on the same principle as adopted by the largest retail stores in the world the modern general store in the town or village should, if properly conducted, be a success, and be thoroughly able to hold the greater share of its patronage against the inducements offered by its great rivals. If the city stores are capable of buying larger quantities and picking up bargains with spot cash, which advantages do not often fall to the lot of the country dealer, it must be borne in mind that the former establishment is run on a vastly more expensive scale, and consequently must obtain much larger profits to enable it to succeed. What of the salaries paid managers, buyers, floor walkers, detectives and bookkeepers, besides salesmen, cashiers and advertising bills? Some three years ago the head of a leading Chicago retail store employed a head detective to watch the regular detectives, with the result that it was discovered one of the latter was a partner in theft with certain outsiders who were allowed to ply their hidden ways unmolested. Admitting any such losses as out of the question, the necessity for extremely large profits is at once apparent.

Considering both sides of the general or departmental store question from the light of actual experience, there is much encouragement for experienced general merchants, who care not for the great city's noisy attractions, in applying modern methods to the conduct of general merchandise business in the small towns or villages. Limited cash capital will buy for the small general store, with few exceptions, at prices almost as low as secured by the great city establishments. Considering the vast difference in running expenses in favour of the individual merchant, he can sell as low, or lower than the city store and his proportionate net profits on the turn-over will be much larger. Knowing the arts employed by the great departmental stores for enticing trade, like measures can be readily adopted. Should the city concern advertise pins, pills, paper, prints, etc., for a certain day at a special price, the individual dealer, by the aid of the telephone or electric car service, can head off the exodus by announcing similar bargains. He can afford to dispense with as much profit, in proportion to his capital, as his big competitor, when he knows the avowed object is to draw or hold trade by getting and holding a name for selling low. He has an advantage over the large store in that he better controls the conduct of his assistants which insures to customers more courteous treatment and patient attention. This is a point of vaster importance than is generally known, and calls for reforms not always applied to the great departmental stores.

The modern general country store, conducted on the principles here mentioned, controlling sufficient cash for the purchase of bargain lots as they appear, and maintaining the same life and push as if keen competition were encountered on the opposite corner, has nothing to fear from enlarged city competition, for no business can continue to be conducted without profits sufficient to cover all expenses and leave a fair margin on the investment.

THIRTIETH ANNUAL REPORT OF THE MERCHANTS
BANK OF HALIFAX.

[Incorporated 1869.]

HEAD OFFICE	- - - -	Halifax, N.S.
Capital Authorized	- - - -	\$2,000,000
Capital Paid Up	- - - -	1,985,070
Reserve Fund	- - - -	1,700,000

GENERAL AND COMPARATIVE STATEMENT.

Liabilities.		31st Dec. 1898	30th Dec., 1899
To the Public:			
Notes in circulation	.....	\$1,387,104 92	\$1,853,990 42
Deposits at call	.....	1,932,188 49	3,105,737 55
Deposits subject to notice	.....	6,243,804 98	3,109,521 31
Interest accrued on deposits	.....	99,413 83	108,340 46
		<u>\$8,275,407 30</u>	<u>\$11,323,599 32</u>
Balances due to other banks in			
Canada	.....	79,429 03	25,322 86
Balances due to agents in Great Britain	.....	85,071 95	46,564 12
Drafts drawn between branches—outstanding	.....	23,841 93	73,191 92
		<u>\$9,850,855 13</u>	<u>\$13,322,668 64</u>
To the Shareholders:			
Capital paid up	.....	1,500,000 00	1,985,070 00
Reserve fund	.....	1,250,000 00	1,700,000 00
Dividends Nos. 58 and 60, latter payable 1st February, 1900	.....	52,500 00	66,467 90
Former dividends unclaimed	.....	21 00	52 00
Balance of profit and loss account carried forward	.....	28,287 96	37,255 12
		<u>\$12,681,664 00</u>	<u>\$17,101,513 66</u>
Assets.			
Gold and silver coin	.....	\$474,061 89	\$708,969 78
Dominion Government notes	.....	818,558 25	906,145 47
Notes of and cheques on other banks	.....	393,698 23	520,865 60
Balances due by other banks in Canada	.....	127,220 52	311,332 03
Balances due by agents in foreign countries	.....	216,486 87	518,933 10
Dominion of Canada debentures	.....	108,000 00	108,000 00
Provincial Government, municipal and other debentures	.....	1,851,465 01	2,066,051 62
Call loans on stocks and bonds	.....	1,270,157 30	1,021,743 01
Deposit with Dominion Government for security of note circulation	.....	62,100 00	74,200 00
		<u>\$5,321,748 07</u>	<u>\$6,236,290 61</u>
Loans to Provincial Governments	.....	122,128 35	86,260 73
Other current loans and discounts	.....	7,146,845 68	10,751,039 76
Less rebate of interest on unmatured bills	.....	56,000 00	60,000 00
		<u>\$7,090,845 68</u>	<u>10,691,039 76</u>
Overdue debts (loss provided for)	.....	15,699 70	14,444 36
Real estate (other than Bank premises)	.....	26,242 29	2,478 20
Mortgages on real estate sold by the bank	.....	35,000 00	1,000 00
Bank premises	.....	60,000 00	60,000 00
Safes and office furniture	.....	10,000 00	10,000 00
		<u>\$12,681,664 00</u>	<u>\$17,101,513 66</u>

EDSON L. PEASE,
General Manager.

STATEMENT OF PROFIT AND LOSS ACCOUNT.

Net profits for the year, after deducting charges of management, and accrued interest on deposits, and after making full provision for all bad and doubtful debts, and for rebate on bills under discount	.....	\$249,077.78
Brought forward from 31st December, 1898.		28,287.96
		<u>\$277,365.74</u>

Appropriated as follows:	
Dividend No. 59, payable 1st August, 1899	..... 54,797.22
Dividend No. 60, payable 1st February, 1900	..... 66,467.90
Applied on real estate acquired for bank premises	..... 35,000.00
Transferred to Pension Fund	..... 10,000.00
Transferred to Reserve Fund	..... 83,845.50
Balance carried forward	..... 27,255.12
	<u>\$277,365.74</u>

RESERVE FUND.

Balance at credit on 31st December, 1898	.....	\$1,250,000 00
Premium on New Stock	.....	366,154.50
Transferred from Profit and Loss Account	.....	83,845.50
Total	.....	<u>\$1,700,000.00</u>

N.B.—Application will be made to the Dominion Parliament at the coming session for permission to change the name of the Bank to that of the "Royal Bank of Canada."

ONTARIO CROPS AND LIVE STOCK.

A bulletin published by the Department of Agriculture, Ontario, gives the following report of the crops for 1899, based on actual threshing returns of 2,000 correspondents, with the same returns for 1898:

Fall wheat:			Potatoes:		
Crops.	Acres.	Bushels.	Acres.	Bushels.	
1899	.. 1,049,691	14,439,827	1899	.. 168,148	19,933,366
1898	.. 1,048,182	25,158,713	1898	.. 169,946	14,358,625
Spring wheat:			Mangel-wurzels:		
1899	.. 398,726	7,041,317	1899	.. 53,401	20,898,387
1898	.. 389,205	6,873,785	1898	.. 47,923	21,957,564
Barley:			Carrots:		
1899	.. 490,374	14,830,891	1899	.. 11,891	3,674,035
1898	.. 438,784	12,663,668	1898	.. 12,418	4,313,861
Oats:			Turnips:		
1899	.. 2,363,778	89,897,724	1899	.. 153,440	57,878,390
1898	.. 2,376,360	86,558,293	1898	.. 151,601	64,727,882
Rye:			Corn for husking (in ear):		
1899	.. 137,824	2,284,846	1899	.. 333,590	21,673,234
1898	.. 165,089	2,673,234	1898	.. 330,748	23,442,593
Peas:			Corn for silo and fodder (green):		
1899	.. 743,139	15,140,790	1899	.. 171,935	1,697,755
1898	.. 865,951	13,521,263	1898	.. 189,948	2,128,073
Buckwheat:			Hay and Clover:		
1899	.. 132,082	2,203,299	1899	.. 2,505,422	3,498,705
1898	.. 150,394	2,373,645	1898	.. 2,453,503	4,300,063
Beans:					
1899	.. 40,485	651,009			
1898	.. 45,220	759,657			

The total area under the crops enumerated above is 8,753,926 acres as compared with 8,835,272 acres in 1898. The yield of apples is placed at 19,126,439 bushels, or an average of 3.02 bushels per tree of bearing age. The bearing trees number 6,324,842 and the young trees, 3,445,135. The yield of tobacco is estimated at 2,241,562 pounds from 2,206 acres, or 1,016 pounds per acre. The production in 1898 was 10,560,590 pounds from 7,871 acres. The area of cleared land devoted to pasture was 2,710,268 acres in 1899. Orchards and garden accounted for 338,073 acres, while there were 10,802 in vineyards.

The following statement shows the numbers of live stock in farmers' hands on July 1 of each year given:

Horses:	1899.	1898.	1897.	1896.
Live stock.				
Working horses..	418,490	430,504	436,921	434,384
Breeding mares..	86,614	77,886	69,940	66,883
Unbroken horses..	110,420	102,851	106,809	123,482
Total	615,524	611,341	613,670	624,749
Cattle:				
Working oxen..	1,267	1,786	2,320	3,411
Milk cows ..	974,474	965,021	940,236	920,846
Store cattle ..	356,505	345,695	365,406	370,409
Other cattle ..	686,100	603,447	574,364	587,792
Total	2,313,355	2,219,949	2,182,326	2,181,958
Sheep:				
Over one year ..	930,314	877,872	897,655	997,616
Under one year ..	842,290	799,142	792,665	853,732
Total	1,772,604	1,677,014	1,690,350	1,849,348
Hogs:				
Over one year ..	295,349	267,048	235,479	243,756
Under one year ..	1,675,721	1,375,739	1,049,484	1,025,875
Total	1,971,070	1,642,787	1,284,963	1,269,631
Poultry:				
Turkeys	927,456	1,024,285	890,228	713,770
Geese	421,830	454,335	469,715	319,547
Other fowls ..	7,996,938	7,605,653	7,135,398	6,626,850
Total	9,344,024	9,084,273	8,435,341	7,734,167

The numbers of live stock sold or slaughtered during the year, ending June 30th, 1897, 1898, and 1899, are as follows:

Year.	Horses.	Cattle.	Sheep.	Hogs.	Poultry.
1899	45,367	555,583	665,238	1,875,466	3,102,614
1898	44,404	552,485	664,239	1,592,697	3,072,767
1897	43,511	503,007	732,872	1,399,967	2,965,221

The wool clip was 5,525,122 pounds, being an increase over 1898 of 420,436 pounds.

BUSINESS CHANGES.

Ontario.—Kirkwood Bros., gro., etc., Brampton, succeeded by C. J. Packham; F. G. Grundy, general store, Lucknow, advertises business for sale; Chas. Wilson, gro., Seaforth, sold out to Beattie Bros.; J. K. Cranston, books, etc., Galt, advertises business for sale; Mrs. J. Diamond, gro. Onnagh, sold out to W. Graham; Peter Smith, books, Woodstock, stock advertised for sale; Angus Murray, Planing mill, etc., Brantford, advertises business for sale; Mrs. N. McIntosh, staty., etc., Port Elgin, sold out.

Quebec.—Isabelle & Rivet, gro. and butchers, Granby, co-partnership registered; Dominion Optical Co., Montreal, commenced business; Calcibide Gas Machine Co., mfrs. acetylene gas machines, Montreal, C. C. Holland, sole owner; Lorrain & Co., mfr. cigars, Montreal, commencing business; Kingsbury Footwear Co., shoes, Montreal, dissolved and new co-partnership registered; Bris & Co., blacksmiths, Montreal, co-partnership registered; North River Lumber and Pulp Co., Valmorin, seeking incorporation; D. H. Hogg, photo supplies, Montreal, Mrs. D. H. Hogg, trading under this name; Glover, Fry & Co., dry goods, Quebec, dissolved, and new co-partnership registered.

Manitoba.—Nunn & Bayeroff, bakers, Baldur, advertising business for sale; W. C. Ross, general store, Fort Saskatchewan, removing to Star; Code & Struthers, general store, Olds, dissolved, style now, Code & McKee; Pierce Bros., harness, etc., Winnipeg, sold out.

British Columbia.—G. F. Morton, feed, etc., Nelson, given up business; Lansing & Newman, grocers, Rossland, bought out stock of A. C. Fry; Johnson & Smith, saloon, Nelson, dissolved, R. E. Smith continues; Atkins & Patrick, butchers, Vancouver, dissolved; Vancouver Granite Co., Vancouver, succeeded by Armstrong & Morrison.

Nova Scotia.—Elwood Young, general store, Lawrence town, sold out to S. H. Phinney; Thompson Mfg. Co., machinists, Waterville, removed to Kentville; Newport Nursery Co., Newport, G. L. Gibson has sold his interest to J. J. Salter, who continues under same style; C. A. Young, men's furngs., Digby, removing to the United States.

New Brunswick.—Mishkins & Cars, mfrs. ladies' furngs., St. John, removed to Montreal.

Prince Edward Island.—R. H. Williams, lobsters, Ellerslie, advertises factory and plant at Little Channel, for sale.

CENSURE OF HEAD OFFICE INTERFERENCE.

—The North British and Mercantile comes in for a sharp dose of satire in an American paper for the management on this side being directed by the officials at Head office. They are said to know everything about insurance in every part of the world. "Hence the equanimity with which it loses money fearly in the States by directing its managers there to forget all knowledge they may painfully have acquired by a long special training in the United States business and strictly "obey orders" from the other side. It is whispered that if you take out the Manchester, the Caledonian, the Northern, London Assurance, and a few other British companies, the manership of the North British and Mercantile is a perfect managerial bower of roses—so well is every point watched, and so carefully are orders given to save the U.S. manager from every embarrassing worry or perplexing thought. His orders from "the other side" cover every possible contingency so that he can lose money with equanimity. When will British companies learn that men who have spent their lives in accumulating experience and knowledge of the United States business, know a little more about it than a man who takes a telescopic view of the business, through a lens, from an observatory tower 3,800 miles away." As evidence of this the American office of the company is announced to have issued a new prohibited list as follows: Auction stores, almshouses, bobbin factories, boot and shoe factories, brick works, cotton mills, chemical works, curry shops, cotton gins, distilleries, dyewood mills, farm property, flour mills, grist mills, hay presses, insane asylums, ice houses, lead works, morocco shops, oakum factories, oilcloth factories, oil refineries, oil mills, print works, prison risks, rubber works, second-hand stocks.

AMERICAN SLANDERS OF THE IRISH.

An American paper states that the male population of Ireland is fleeing to the States "to escape the possibility of being called into service for South Africa!" It goes on to affirm, that the probability of conscription being enforced by the British Government "will doubtless start a large emigration movement to the United States." After reading such unmitigated foolery we are compelled to the conclusion, that Dr. Leyds' money is its inspiration. Were the motive of them not malicious such paragraphs would be as farcical as they are false. The Irish troops in South Africa are taking the chief honours and at no time since the Union have the people of Ireland been so contented and loyal to the Crown. What Irishmen there are in the militia reserve have responded to the call of the Government as freely as have Englishmen, Scotchmen, or Welshmen. It is a poor compliment to say that the Irish are bolting like eowards across the Atlantic to escape being called to do the military duty which they voluntarily undertook to discharge. The same paper that slanders the Irish speaks of the late General Lawton as "the knightly Lawton," be-



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cause, although he spoke of the Philippine struggle as a "damnable war," he "nevertheless was true to his duty. He realized the fact that it was not his to reason why, and he always met the first requisite of a soldier, which is to obey orders. Personal opinion never interfered with his discharge of public duty." But those Irish who sneak away from duty because they disapprove of the war in South Africa are commended! But the whole story about the Irish sneaking away to escape duty is a fabrication. There are no such snakes in the Emerald Isle as the "Republican" speaks of.

—The Rainy Lake "Herald" says: "To those outside of the Rainy River district who are not aware of the magnitude or proportions to which trade has grown in this district within the past year a few figures taken from the Fort Frances Wharf and Harbor Company's books, showing the quantity of freight taken over the company's docks, may not be without interest. That this part of the country is worth more than a passing notice to the pushing wholesale houses all over the continent, is evidenced by the number of representatives that are daily seen soliciting orders throughout the summer season. Hardly a single boat comes up Rainy River but carries a commercial representative and from the quantity of goods landed here we can easily see that their visits have not been in vain. To the farmer of Manitoba and old Ontario, it does not seem possible that a rich agricultural district like this would have to import products of the farm to the extent of 39,468 bushels of grain, 359 head of cattle and 140 head of sheep, besides 6,620 sacks of flour. But such is the case, and when we consider the prices paid for farm produce, it would seem that the local farmer should be stimulated to clear more land and grow larger crops, instead of barely trying to get a living. In merchandise there was received 2,165,680 pounds or 1,083 tons, and of unenumerated articles 2,529,136 pounds, or 1,265 tons. This includes butter, eggs, condensed milk, lard, bacon, pork, beef, and other standard articles. In addition to this 162,694 feet of lumber, 45,000 shingles and seventy-five barrels of liquor were also received. This latter quantity seems to us to be rather a low estimate of the amount of liquor conveyed here, but as these are the fig-

ures given we cannot dispute it. Judging from the amount consumed, however, we would say that 750 barrels would be nearer the mark. The bulk of freight was carried by the Rainy River Navigation Company, the steamer Maple Leaf, known as the Lewis Line, with chartered boats, bringing in the balance. There should be a good opening here for farmers who know how to farm. Our local dealers are perfectly willing to buy hay, oats, wheat, butter, eggs, pork, beef, etc., at home if they can get it, and at the highest market price, but when they cannot do so, they must import what they want."

LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale (for sums of \$550 and upwards), as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in cases of writs, etc.

WRITS ISSUED—ONTARIO.

January 11.

Berlin—G. A. Smith vs J. R. Stouffer Mfg. Co., Ltd., \$448; W. Stiebrig vs Peter Sangel, \$2,000; Cornwall—Sun Life Assurance Co. vs Cornwall Electric St. Ry. Co., Ltd., & Foundry Co., \$5,000; Hawkesbury—A. Robitaille & Co., \$2,850; Hamilton—E. Fallis vs Gartshore Thompson Pipe vs A. S. Bertrand, \$307; Lindsay—C. Schwenger vs T. H. Curtis et al, \$428; London—American Bicycle Co. vs Walter Mann, \$346; Lucknow—C. B. Armstrong, assignee, vs R. Hughes, \$599; Markham Tp.—E. J. Hitchcock vs Wm. Hood, \$5,000; Ottawa—Independent Order of Foresters vs A. H. Todd, \$2,853; Seaforth—R. G. Reynolds vs J. R. Govenlock, \$473; Toronto—D. Byer vs Peter Byer et al, \$5,000; Vaughan Tp.—R. Caldwell et al vs John Snell, \$520.

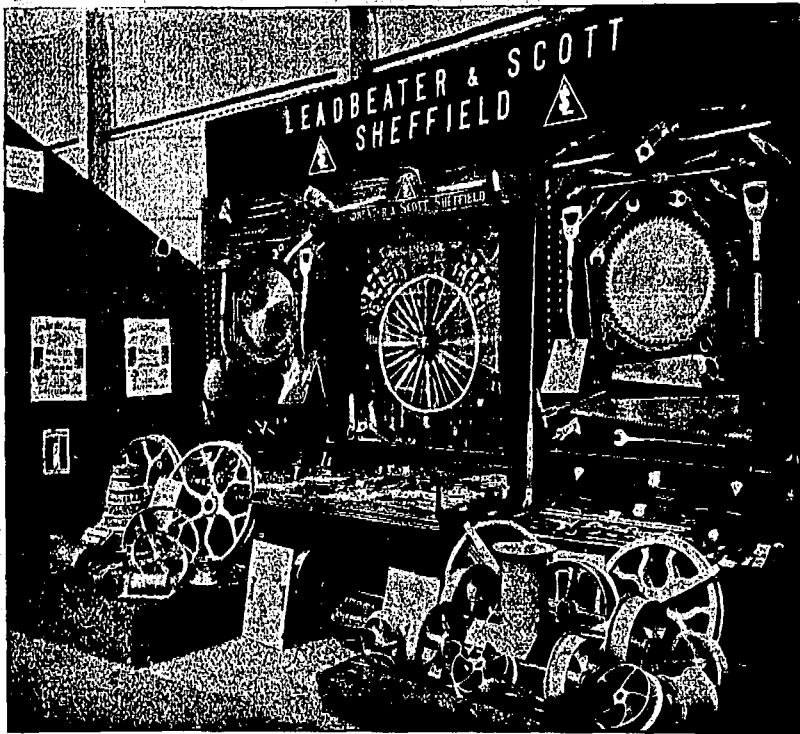
January 13.

Charlottenburgh Tp.—J. Dingwall vs Margt. Rayside, exrx, \$2,978; Hamilton—S. F. McKinnon & Co., vs A. R.

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ESTIMATES ON APPLICATION.

Telegraphic Address:— "Leadbeater, Sheffield."

Kerr & Co., \$1,215; London—G. Duckett vs Wm. Payne, \$890; Ottawa—W. J. Kidd vs G. W. Perkins, \$2,570; Port Arthur—Canadian Pacific Railway Co. vs D. F. Burk, \$786; Stirling—S. Greenshields, Son & Co. vs Pollock & Co., \$346; Toronto—M. R. Hemmingway vs Salem Eckhardt & A. Kleiser, \$903; W. Hutchinson vs A. H. Irvine & Co., \$326; Incorporated Synod Diocese of Toronto vs W. J. Reddan, \$316;—W. Seal vs Wm. Frost, \$10,000.

January 16.

Caledon Tp.—J. Cunningham exr vs Danl. Cunningham et al, \$685; Cavan Tp.—R. F. Storey vs Wm. Storey, \$11,000; Gramaha Tp.—J. Paisley vs Walter Cochrane, \$2,000; Lucknow—D. Robertson vs J. G. Anderson et al, \$600; Ottawa—Ontario Bank vs Rev. J. O. Routhier et al, \$894; Petroleum American Bicycle Co. vs T. W. Van Tuijal, \$500; St. Thomas—Molson's Bank vs W. J. and Anna M. Lindsay, \$10,003; Toronto—J. Ward vs J. J. Daly, \$1,364; E. E. Steward vs H. W. Joselin, \$328; Uxbridge—S. B. Nighswander vs W. T. and Sarah Robinson, \$700; Windsor—A. M. McCormick & Son vs F. C. and J. J. Kerby, \$418;—M. R. McDonald et al vs Elizth. Kerr et al, \$1,435.

WRITS ISSUED—MANITOBA & N.W.T.

January 16.

Winnipeg—W. J. Smith & Co., \$1,065; W. J. Smith & Co., \$609.

WRITS ISSUED—BRITISH COLUMBIA.

January 16.

Nelson—British Columbia Development Co., \$2,529.

JUDGMENTS RENDERED—ONTARIO.

January 11.

Fitzroy—J. Crawford agt C. R. Armstrong, \$558; Napanee Canadian General Electric Co. agt J. R. Scott, \$2,032; Ottawa—La Banque Nationale agt C. F. Street et al, \$448; Toronto—City Bill Posting Co. agt Highway Advertising Co., Ltd., \$309; The Gall Lumber Co., agt Morden McMahon Mfg. Co., \$502; W. Ramsay agt J. B. & E. Shafe, \$2,821; Saltfoot Tp.—W. Bell agt Maria F. Gillesby, \$5,986; Smith Tp.—Rosanna Stratton agt Christina and R. H. Bickell, \$328; Yonge Tp.—W. G. Parish agt J. H. Mulvena et al, \$432.

January 13.

Brampton—Imperial Bank agt J. C. Smith, \$11,700; Etobicoke Tp.—Can. T. and N. I. Co. agt Geo. Clarkson, \$2,769; Finch Tp.—Robinson & Crate agt A. P. Cameron, \$503; Stanley Tp.—C. Lee agt Alex. Mitchell et al, \$1,707; Stratford—J. Brown as assignee agt Ingersoll Hedge Fence Co., Ltd., \$612; Toronto—C. L. Beacham agt Arlington Hotel Co., \$918; Toronto Junction—W. Booth agt James Smith, \$855; Weston—W. Booth agt Jas. Jackson, \$855;—E. Gegg agt G. H. McPherson, \$1,904.

January 16.

.....—E. E. Clark agt The Chapter General of American Knights of St. John of Malta, \$512.

JUDGMENTS RENDERED—QUEBEC.

January 9.

Montreal—C. Lafleur agt P. Bonette, \$504; G. B. Burland agt John Morrison, \$328; J. Slessor agt A. J. Parker, \$349; Three Rivers—Hon. A. H. R. Turcotte et al agt Severe Dumoulin, \$9,520.

January 11.

Montreal—W. E. Phillips agt James Baxter, \$1,500; A. Lapierre agt J. E. Deslauriers, \$911; Dme. A. Montambault agt Napoleon Gervais, \$211; Hudson Bay Co. agt J. J. Guerin, \$1,765; S. Bethune esql agt Mrs. Henry Millen, \$1,500; St. Lawrence Inv. Society agt Moise Vaine, \$1,086; N. D. des Neiges—J. Legare agt Xavier Boudrias et al, \$1,395.

January 13.

Montreal—Dme. Julia Lunn et al agt James Baxter, \$446; St. Lawrence Inv. Socy. agt Damase Beaupre, \$2,592; Canada Paper Co. agt Eug. Globensky et al, \$245; Credit Foncier agt Thos. Lilley, \$6,353; W. Vipond agt N. H. Morrell, \$317.

January 16.

Longueuil—F. Benoit agt A. St. Marie, \$582; Delle Dinn Bertrand agt Edmond Bertrand, \$281; Dme. C. Dauphinais agt Adelard Bousquet, \$1,004; Conf. Life Assur. agt Isais Charbonneau, \$11,932; F. A. Grothe agt C. E. Charbonneau, \$392; Hon. L. F. R. Masson et al agt A. Charlebois, \$5,150; Dme. Julia Gallagher agt T. H. Cornell, \$301; U. Pauze

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

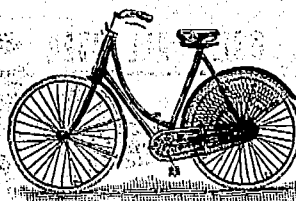
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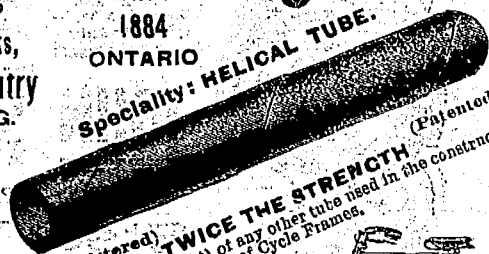
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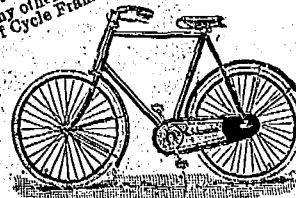
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agt Edgar Gaudreau, \$431; D. Rae et al agt Chas. Guilbault, \$225; City St. Henri agt Jos. Jacob, \$310; P. Lemay Fils agt Dme. Elmire Malette, \$181; A. Levesque agt Chas. Narbonne, \$1,600; J. A. Mann agt G. H. L. Rolland, et al, \$2,547.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

January 16.

Kaslo—S. J. Henderson, \$624; Wellington—J. L. McKay, \$580.

JUDGMENTS RENDERED—MANITOBA & N.W.T.

January 9.

Moose Jaw—Geo. Perry, \$326.

JUDGMENTS RENDERED—NOVA SCOTIA.

January 9.

Halifax—John Naylor, \$551.

JUDGMENTS RENDERED—NEW BRUNSWICK.

January 16.

Chatham—J. J. Leggatt, \$455.

EXECUTIONS—QUEBEC.

January 6.

Montreal—T. R. Ridgeway agt G. A. Drolet, \$379; Dme. E. Bowman agt H. Miller, \$5,600; S. Bethune agt Dme. L. J. Osborne, \$5,125; Dme. Cecil Carstairs et al agt Frs. St. Germain, \$9,300.

January 9.

Montreal—F. H. Greene et al agt Dme. M. E. Guerin, \$3,588; J. H. David esql. agt Dme. A. L. Rolland et vir, \$855; R. J. Demers agt F. Thibault et al, \$206.

Montreal—W. G. Henderson agt James Baxter, \$6,247; Montreal Loan & Mortgage Co. agt J. Baxter, \$5,832; Dme. M. Lessard agt E. Bouchard, \$7,414; Eva St. Arnaud agt M. J. A. DeCelles, \$205; L. P. Cramer agt G. Vernon, \$790.

January 13.

Montreal—J. E. Nenaud agt Jas. Baxter, \$290; C. Lafleur agt P. Bonnelle, \$546; Confederation Life Assn. agt T. H. Doyle, \$700; Montreal Loan and Mortgage Co. agt W. J. Lapham, \$4,000;

Montreal—G. Maroil agt Dme. C. McCallum et vir, \$405; Western Loan and Trust Co. agt Dme. Anna Morran et vir, \$2,800; A. L. Kent et al agt Dme. Anna Ryan, \$475; Westmount—Montreal L. and M. Co. agt W. J. Lapham, \$4,000.

January 16.

Montreal—Le Credit Foncier agt James Baxter, \$55,309; Dme. E. St. Arnaud et vir agt O. Gaudet, \$217; Le Comtoire d'Escompte agt O. Gaudet et al, \$356; A. Fyfe et al agt J. S. R. Page, \$240.

CHATTEL MORTGAGES—ONTARIO.

January 11.

Artemesia Tp.—John Linley to M. Richardson, \$693; Elderslie Tp.—Isabella McDonald et al to J. C. Gibson, \$1,067; Hamilton—Robert McKay to F. J. McMichael, \$630; London—N. I. McDermid to J. H. McKinnon, \$1,000; Montreal—Gilbert Blasting and Dredging Co., Ltd.; to Molsons Bank, \$8,700; Ottawa—Margt. and J. C. Kearns to D. H. Hudson, \$613; Toronto—E. B. Clancey to Toronto Brewing and Malt Co., \$4,700; A. J. Frost to R. H. R. Munro, \$6,635; J. H. Lemaitre to J. M. Maloney, \$787; Henry Russell to O'Keefe Brewing Co., \$5,270; T. R. Stafford to J. T. Middleton, \$824.

January 13.

Caistor Tp.—Jacob Wardell to R. Murgatroyd & Sons, \$1,060; Goderich—Danl. McCormick and J. C. Johnston to J. Gentles, \$1,273; Hamilton—S. H. S. Hubbard to T. J. Leatherdale, \$1,000; Markdale—Armstrong Bros. to W. Lucas, \$1,867; Normanby Tp.—Geo. Newman et al to J. W. Scott, \$668; Ruscomb—Geo. Hunt to Sutherland Innes Co., \$7,000; Toronto—J. H. Avis to Dominion Brewing Co., \$2,604; C. Wilson & Son to London & Can. L. and A. Co., \$4,747; Toronto Junction—A. E. Mercer et al to J. Montgomery, \$1,254; Detroit, Mich.—S. J. Lyons and wife to A. W. T. Martin, \$2,300;—Essex Basket Co., Ltd., to Ontario Loan and Debenture Co., \$1,552.

January 16.

Brampton—Saml. Charters to T. D. Norval, \$850; Brooke Tp.—Wm. Preece to Sawyer & Massey, \$650; Hamilton—J. L. Cullen and Edwd. Dungan to H. Kuntz, \$1,500; Hamilton—P. L. Cullen and Edward Dungan to H. B. Whitton, \$5,000; Harry Maxey to J. F. Wood, \$2,187; Logan—John Longeday to J. Benneweiss, \$3,000; Port Hope—A. A. Adams to Sarah Cochrane, \$928; Simcoe—J. H. Devall to W. H. Burr, \$733; Toronto—F. A. O. Johnson et al to R. L. Patterson, \$1,800; Hy. Russell to G. J. Foy, \$2,297; Wallaceburg—Hester McGregor to J. McGregor, \$1,120.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

January 11.

Medicine Hat—Robt. Watson, \$1,000; Napinka—H. S. Hallonquist, \$2,461.

January 16.

Yorkton—Jessie Ashdown, \$6,925.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

January 16.

Vancouver—Hatch & Grant, \$1,404; C. A. Ingram, \$1,344.

BILLS OF SALE—ONTARIO.

January 11.

Dereham—J. S. Banbury, \$5,600; Hamilton—T. J. Lea-

USED ALL OVER THE WORLD.

Melbourne, 1888—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

Melbourne, 1888—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

Dunedin, N. Z., 1890—1st Award.

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Copper Rope and Tape Lightning Conductors.

Electro Gilt and Silver Picture Cord. Copper and Galvanized Wire Sash Cords. Patent Lockwedge Fencing, Gates, Hurdles, Iron Fencing, &c.

therdale to S. H. S. Hubbard, \$1,000.

January 13.

Amherstburg—Rondout & Co., et al, to L. McKellar, \$8,106; King Tp.—Thos. Badger to S. J. Badger, \$600; Toronto—Octave Mercier to Maud Villmare, \$600.

January 16.

Toronto—R. J. Patterson to F. A. O. Johnston, \$2,000; Wilberforce Tp.—Knight & Smith to Dobell, Beckett & Co., \$3,214.

BILLS OF SALE—NEW BRUNSWICK.

January 11.

Moncton—Mrs. B. E. Fownes, \$1,000.

BILLS OF SALE—MANITOBA & N.W.T.

January 16.

Crystay City—R. H. Spedding, \$800; Ochre River—E. J. Olivier, \$600.

—Mr. Wm. C. McIntyre (head of the wholesale dry goods house of McIntyre, Son & Co.), was entertained at the Forest and Stream Club on Wednesday evening last, by a number of friends, the occasion being his birthday, of which hosts of friends and acquaintances wish him many returns.

—The death is announced of Mr. Malcolm McLeod, Q.C., of Charlottetown, P.E.I., who was associated with Mr. D. C. McLeod, a firm of barristers and solicitors of the highest repute. Mr. D. C. McLeod, who is solicitor for Bank of Nova Scotia, will continue to practice his profession as a Barrister, Solicitor, Notary, &c., in the offices occupied by the late firm.

BUSINESS DIFFICULTIES.

—E. Durand, fruits, Quebec, already noted, is now seeking to settle at 35 cents cash.

—At Lyster, Que., J. E. Legare, general store, already noted as in difficulties, has assigned.

—A compromise at 25 cents, cash, has been secured by Mrs. Louis Nolin, Ste. Anne de Beaupre, Que.

—Henry Smith, who has been doing a small grocery business at Aberarder, Ont., for about five years, has assigned.

—P. G. McSween & Co., dry goods, Amherst, N.S., has assigned. As he has been selling for cash his trouble was not anticipated.

—An offer of 50 cents in dollar is being made by J. H. Robertson, general dealer, New Carlisle, Que., already noted as in difficulties.

—L. H. Gauvin, tailor, Actonvale, Que., has assigned. He owes about \$1,500. He compromised in '93, at 40 cents in the dollar, cash.

—A small grocery at Quebec, conducted by N. Hamil, is in charge of the assignee. He succeeded his late brother, Joseph, one year ago.

—An offer of 40 cents in the dollar, is being made by Chas. Roy, shoes, Quebec. In the fall of '96, he compromised at 25 cents, cash, on debts of about \$2,000.

—An offer of 45 cents, cash, is being made by E. T. Fournier & Co., general merchants, Ottawa, Ont., previously referred to. Assets and liabilities about \$32,800.

—At Strathroy, Ont., D. McKellar, dry goods, has assigned. He was formerly of Newton & McKellar, who dissolved in January, '99, he continuing in the above line.

—The assignee has possession of the affairs of Rowsell & Hutchinson, books and stationery, Toronto. Assets and liabilities are nominally \$25,000. The firm is composed of Henry Hutchinson and Chas. P. Sparling.

—At Berlin, Ont., the J. R. Stouffer Mfg. Co. (Ltd.), has assigned. The company was incorporated December, '98, with an authorized capital of \$40,000, succeeding to the business of J. R. Stouffer. The firm manufacture buttons, suspenders, etc.

—An offer of 55 cents in the dollar is being made by Miss A. E. Robinson, millinery, Windsor, N. S. Liabilities are about \$5,000. The business has been running about 23 years, but not successful, two compromises having been effected.

—The Cloak Manufacturing Co., Toronto, has assigned. The company was incorporated August, '96, with an authorized capital of \$3,000. The death of Mr. A. D. Benjamin, the managing director, on 8th inst., brought about this suspension as he had a controlling interest.

FINANCIAL.

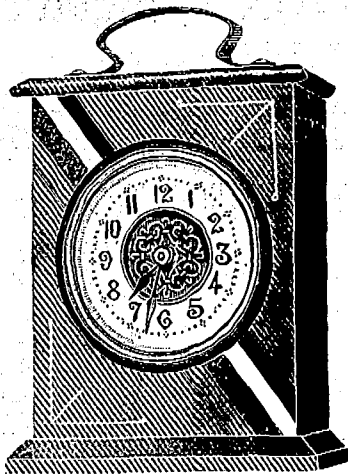
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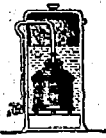
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BAGPIPE MAKER.

Bagpipes from 50s. to £50.

Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to JOURNAL OF COMMERCE.

Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.

prices up or down daily as it indicates British success or failure. The tension just now is very acute as an official report shows that an advance across the Tugela has been made by General Warren. This is regarded as indicating a general movement by General Buller towards the relief of Ladysmith. The impending crisis creates too great suspense and anxiety to allow of any active business on 'Change, though the connection between the basis of local prices and the seat of war is more imaginary than real. As intimated was likely last week the Bank rate has been reduced from 6 to 5. The annual meeting of the Toronto Street Railway made no

change in the dividend. The gross earnings were stated at \$1,333,523, an increase of \$122,924 over 1898, and the net profits were \$432,869, which exceeds 1898 by \$28,131. The company last year paid \$187,432 to the city of Toronto for pavement percentages. The G.T.R. and C.P.R. each made an increase last week over corresponding week last year, the former of \$85,904, and the latter, \$81,000. How far and for how long it is probable that traffic will keep up to this standard are open questions, but the officials are sanguine of a good run of business for next half year. Indications point to a maximum having been reached in prices of iron and steel. We publish

the 30th annual export of the Merchants Bank of Halifax on a later page. The statement shows a remarkable expause of business in 1899, and large net profits. Formal announcement is made of the title being about to be changed to, "Royal Bank of Canada." Sales have been made of Pacific at 93 to 93 1/4; Electric, 185 1/2 to 186; Toronto Street, 101 1/2; Montreal Street, 272 to 272 1/2. A few bank shares have changed hands, Montreal at 256; Merchants, 162; Commerce, 144 1/2; Ontario, 127 to 128 7/8. Consols have gone a point over par. Call loans are from 5 1/2 to 6, in others there is no change.

The following is a comparative table of stocks for week ending Jan. 18th,

Beestons Globe Cycle Co., Ltd.,

BEESTONS,
THE PIONEER BRACKET.

Wolverhampton, ENGLAND.

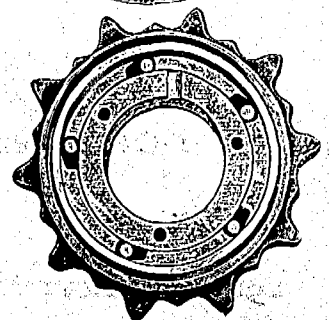
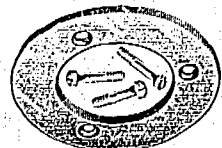
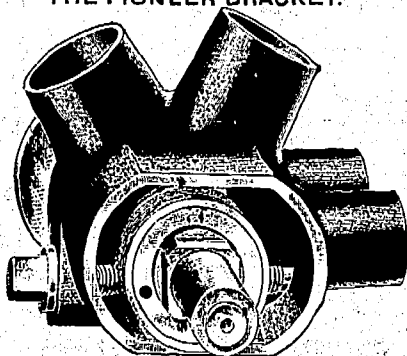
ESTABLISHED 1880.

Note our Improvements for Season 1900.

- A new bracket giving a perfect adjustment of your chain in twenty seconds.
- A free wheel perfect in action. It can be taken apart and replaced in two minutes.
- A back-peddelling-rim brake which acts at any point. It is free from objections, and perfectly safe. It has no peers.
- A new front fork of exceptional neatness and great strength, specially adapted for free wheels.

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IRON AND STEEL WIRE.

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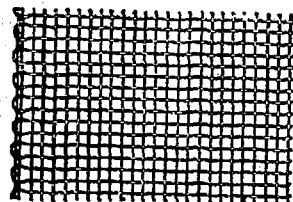
Bright, Tinned, Galvanised and Coppered Wire
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WOVEN WIRE MATTRESSES of Every Description.

Specially Prepared

WIRE CLOTH or GAUZE For Screening or Stamp Battery Purposes

UPHOLSTERERS' SPRINGS, ETC.



supplied by Chas. Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest	Lowest.	Average same date Last Year
Bank of Montreal.	11	256	256	247½
Ontario Bank.....	32	128¾	124¾	115
Molson's Bank....	6	193½	193½	202
Bank of Toronto.	1	241	241	248
Merchants Bank..	70	163½	162	....
Quebec Bank.....	8	123¾	124¾	....
Can. Bk. of Com.	13	144½	144	147¾
MISCELLANEOUS.				
Can. Pacific.....	2500	94	92	84¾
Duluth S.S. & At.	200	5¾	5¾	2¾
Comm. Cable.....	332	103	101½	184½
Mont. & Lon.....	900	36	34	....
Com. Cab., Reg. Bds.	10000	102	102	....
Mont. Telegraph.	65	172½	170	174
Rich. & Ont.....	390	106	104	102¼
M. S. R. rd.....	2370	278¾	260	292
Twin City.....	440	65½	64	....
Montreal Gas Co.	235	190	188¾	211¾
Bell Telephone ..	23	172½	171	172½
Royal Electric ..	1820	192	184	161¾
War Eagle.....	15200	251	243	319
Hallfax Ry.....	25	95	95	127½
Payne Co.....	20150	104	102	....
Mont. Cotton Co.	200	144	142¾	155¾
Can. Col. Cotton Co.	25	70	70	78
Can. Col'd Co. bds	4000	100	100	....
Dom. Cot. Mills..	110	94½	92½	110¾
Bell Tel. Rights.	196¾	71½	68	....
Republic.....	4200	107	105	....
Virtue Co.....	3000	55	54½	....

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

Jan. 11.....	7 13-32d
" 12.....	7 1-2d
" 13.....	7 5-8d
" 15.....	7 9-16d
" 16.....	7 15-32d
" 17.....	7 11-16d

MONTREAL CLEARING HOUSE.

Total for week ending Jan. 18, 1900.	Clearings.	Balances.
	\$14,570,616	\$2,509,906
Corresponding Week of 1899.....	13,842,892	1,830,075
" " 1898.....	14,681,555	1,714,168
" " 1897.....	10,061,370	1,464,619

MONTREAL WHOLESALE MARKETS.

Montreal, January 18, 1900.

The welcome fall of snow which was general throughout the country last week has proved to be a boon to the general wholesale business of this city. Orders for all kinds of staple goods have been coming in more freely than at any time since Christmas, and the merchants are realizing their expectations of a good winter business. There is a notable stiffening of prices in many lines and in none are there any signs of weakness shown. In the dry goods market woollens seem to show the greatest strength, though a few grades of raw wool in the London markets show a decline of from 5 to 7½ per cent. from December prices. Cotton goods of all kinds are very firm. Groceries are nominally unchanged in price, but the demand is much brisker than at this time last week. While sugars have not been advanced this week there is a feeling that owing to conditions referred to in the grocery report a further raise will soon take

place. Produce is in fair demand and good prices are being realized. There has been a good demand for paints, oil and glass during the week and the travellers out on the road are sending in large orders faster than for years past. Putty and Paris green have risen and benzine has taken quite a bound upwards. Sole leathers continue in active export demand and the boot and shoe trade is excellent for the season. Lumber is higher and the product of most of the mills is sold for the whole season. Salt fish is higher and fresh fish in good demand at the old prices. Altogether the situation is one of great promise. Collections are good, failures few and unimportant and the merchants generally are anticipating one of the most prosperous years in the history of the country.

BUTTER.—The market during the past week has continued to show a very strong tendency and a very active business has been passing locally so that all arrivals are quickly placed. The choicest creamery has been selling at 21½c to 22c; choicest dairy, 18c to 20c; rolls, 18½c to 20c. There are no under grades in the market now.

CHEESE.—In this market there has been a quiet tone for some time for local consumption though several large sales for export have been made. Stocks are held firmly. The choicest colored being quoted at from 11½c to 12 cents.

Telegraphic Address: "MAROQUIN, LONDON."

T. T. WOOD & CO.,

Manufacturers of

MOROCCOS, Roans and Wool Rugs,

FOR

UPHOLSTERERS, COACH BUILDERS,
Case Makers, Bookbinders and Bag Makers.

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MANUFACTURERS OF

PATENT STEEL MUSIC WIRE,

Bicycle Saddle Spring Wire, Chain Wire, Wire for Bicycle Spokes and Balls,
Brass and Steel Pinion Wire, Wire for Machine Needles and Bars,
Square, Oval, Centre, Hexagon Wires, &c., &c.

Patent Steel Rope, Plough, Hawser Wires, etc. Best Round Cast Steel Wire FOR TWIST DRILLS.

MILD CAST STEEL WIRE OF EVERY DESCRIPTION.

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El Padre Needles

10 cents.

Varsity,

5 cents.

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

Made and Guaranteed by

S. DAVIS & SONS,
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DRUGS, CHEMICALS, BARKS, ETC.—
 Little or no change has been manifested in the drug market during the past week though it continues firm and business is opening up again in good shape after the holidays. German makers of camphor have advanced their product 3c a pound, which almost brings it to the price at which it was offered some time ago, it is still, however, below the price of the Eng-

lish product. Cocaine, quinine, strychnine and opium still rule high. In heavy chemicals the tendency is still towards higher prices though no radical advance has yet been made. The travellers are now out on the road and report favorably on the prospects for business.

DRY GOODS, DOMESTIC WOOLLENS.—
 A decidedly upward tendency is manifested in the dry goods business particularly in woollens and staple cotton goods, and manufacturers are now sold for three or four months ahead. The wholesale houses have been compelled to advance prices in some lines, but this has been so light as to be barely noticeable but a general advance in most lines will have to be made when the present supplies are exhausted. In the meantime there are no orders being cancelled by the dealers, though manufacturers would be pleased to cancel many of those on their books. Travellers on the road report favorably on the business now being done and the prospects ahead and collections are very readily made. Failures are few and comparatively unimportant and the market generally is in a very healthy condition.

Eggs.—The condition of the egg market during the past week has been dull and quiet and the offerings have been in excess of the requirements and prices show an easier tendency on held and lime stocks. New-laid eggs

are scarce and command higher prices though sales have been made at 24c to 25c; fall fresh bring from 18c to 20c; cold storage, 14c to 16c; lined, 15c to 15½c and No. 2 12c to 13c.

FISH, OYSTERS, ETC.—The market for salt fish is slow at present and will continue quiet until the end of next month when the Lenten season commences. Fresh fish is in good demand and a good business is being done. This includes frozen fish from British Columbia, and other markets. Among the varieties in demand fresh haddock and cod are being sold at 3c to 3½c; frozen herrings from Newfoundland at \$1.60 per 100 count; B.C.

Cable address: "Scent Fountains" London

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IMPORTERS OF..

FOREIGN FANCY GOODS.

and Factors of English Toys
 OF EVERY DESCRIPTION.

91 HIGH HOLBORN, LONDON, W. O. England.

Bone Goods with Sea Side Views.

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Gold and Silver Watch Case

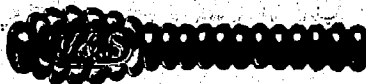
Manufacturer,

CROMWELL HOUSE.

EARLSDON, COVENTRY, Eng.

Easily broken to convenient Size.

Patented, August 15th, 1899.



A Striking and desirable Novelty.

Packed 80 Sticks to Box.

Young & Smylie's Corrugated Stick Licorice.

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

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YOUNG & SMYLIE, Brooklyn, N.Y.

Write for Illustrated Catalogue.

Patent Hard-Polished Wood Letter of the Latest Designs.
Everything required by Printers supplied.

Labour and Space-Saving Joinery of the Best Workmanship
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Offices Completely Equipped in the Most Modern Style.

ESTABLISHED 1869.

ESTIMATES FREE.

Fann Street, LONDON, E. C., England.

Telegrams: "Daycoll, London."

salmon also frozen, 10c; halibut, 10c; Manitoba dore, 6c; whitefish, 7½c; and pike, 4½c; smelts are in good demand at 6c, and tomcods at \$1.30 to \$1.50 a barrel. Oysters—Standard bulk are selling at \$1.30 a gallon and selects at \$1.60; Malpeeque shell oysters are nearly all in the hands of the retail dealers and are quoted at from \$7 to \$7.50. A number of changes in the prices of salt and smoked fish will be found on reference to the "Prices Current" this week. In addition to these, dressed or skinless cod are quoted at 25c lower than last week or \$4.50 per case and smoked herring at 12 cents per small box.

FLOUR, FEED AND MEAL.—The condition of the flour, feed and meal market continues to be very satisfactory and since the arrival of the snow about a week ago the demand has increased considerably. Many dealers who have been buying only for present consumption have commenced buying stocks and there is all round a brighter feeling. Feed is still low, bran being \$13.50 per ton and shorts \$15.—Quotations for staple lines are unchanged as follows: Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60 and in bags, \$1.65; Manitoba patents, \$3.90 to \$4; strong bakers, \$3.60 to \$3.70; Manitoba bran, bulk, \$13.50; shorts, \$15; mouille, \$19; to \$20 per ton; oatmeal, \$3.50 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$9.50 to \$10; No. 2, \$8.25 to \$9; clover and mixed, \$7 to \$7.25; best timothy hay in bulk, is held at \$8 to \$8.50 per load, averaging 1,500 lbs.

GAME, FOWL, ETC.—Prices in these are steadier than for a few weeks back and the demand is improving, while the offerings are not so large as they have been. Turkeys are selling

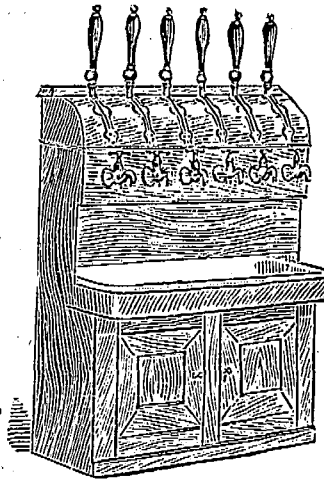
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14 Fraser Street and 29 Dale Street,
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EVERY REQUISITE FOR PUBLICANS SUPPLIED.

Beer Engines, Warmers, Drainers, &c.

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THE CANADIAN

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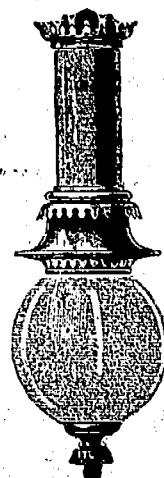
H.M. Government
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40 Corporations
and Vestries.

Over 20 Railways.

50 Electricity
Supply Stations,

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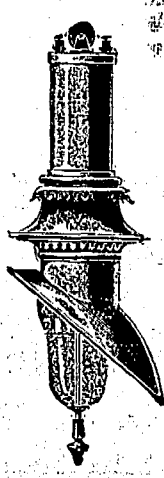
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Trade Mark—"BROCHIPEL" without
which none are genuine.

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**BROCKIE-PELL ARC LAMP
LIMITED.**

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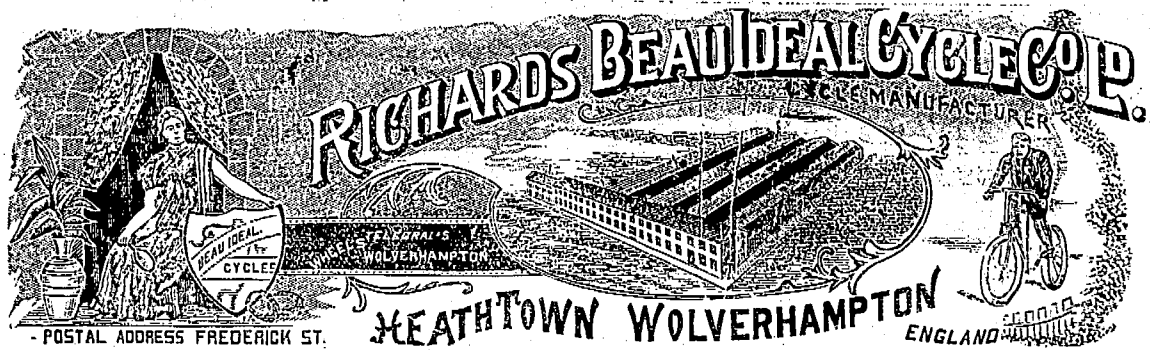
Chas. Baker
& Co., Ltd.

Jones Bros.

Horne Bros.

Lewis's.

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at 7c to 10c lb.; ducks, 7c to 9c; geese, 5c to 7c; chickens, 7c to 9c, and fowls, 5c to 6½c. Partridges are scarce, 50c to 55c per pair and hares 20c per pr.

GRAIN.—The grain market during the past week has remained comparatively quiet and the tendency has been towards easier prices. No. 1 hard at Fort William is quoted at 62¼c and No. 2 at 61¼c, with No. 1 Northern at 60c. Malting barley keeps its last week's advance and is quoted at 50c while pease in store have gone up from 65c to 66c.

GREEN FRUITS, &c.—The local trade for green fruits continues somewhat quiet and has not yet shown the revival expected after the holidays. Prices remain unchanged since last week. Valencia oranges are scarce, 420s selling at \$4.50 and large 420s at \$5.50; 714 Valencias at \$5.50, California navels, \$3.50 to \$3.75, budded oranges, \$2.50 to \$2.75; lemons, \$2.25 to \$3; bananas, \$3 per bunch. Nothing is doing in apples, a few sales are being made in No. 1s at from \$2.50 to \$3.50 and No. 2s at \$1.50 to \$2.50. Pineapples are selling at 30 cents each; tomatoes, \$3.50 per crate; Spanish onions, 7½c per crate, red onions, \$2.25 per bbl.; figs, 10c to 16c per lb.; sweet potatoes, \$4.50 per bbl.; celery, \$6.00 per crate.

GROCERIES.—The sugar market has been nominally unchanged during the past week. The market for refined sugar in Canada is very strong but quotations remain the same as last week, namely, granulated, \$4.45 and yellows, \$3.65 to \$4.30. Other quotations will be found in the prices cur-

rent. The New York market for refined is equally strong and none of the refiners are shading the prices at present nor are any of them giving guarantees of any kind. This strength in refined is caused by the strong position of raw sugars and the fear that as it is already the case with sugars from the Brazils which on account of bubonic plague are prevented from landing in the United States, this will also be the case with sugars from the Hawaiian Islands where the same evil has broken out. The Cuban crop moreover will be about one month later than usual and is now estimated by the best authorities to turn out considerably smaller than was believed some time ago. Any shortage in supplies of cane sugar has therefore to be made up by purchases of beets of which the U.S. refiners have lately bought quite extensively, hence the very strong market in Europe for raw beet sugar and their product of German and Austrian granulated. The market in general groceries is opening up and country dealers are placing orders pretty freely, though it is still somewhat early in the season. The expected advance in brooms has not yet taken place as the manufacturers have not arrived at a mutual understanding yet. Prices in all staple lines of groceries remain unchanged.

HARDWARE AND METALS.—The market for hardware and metals during the past week has shown but little change, though the demand has been generally good for the season of the year. Canada plates have advanced about 20 cents. The present prices

for all lines will be found in the "Prices Current" except horse-shoes, which last week advanced 20 cents a keg, and the present prices are: Iron, Light, medium and heavy No. 2 and larger, \$3.90; No. 1 and smaller, \$4.25; Steel—Light No. 2 and larger, \$4.20; No. 1 and smaller, \$4.45; featherweight, all sizes, \$5.45.

LEATHER AND SHOES.—The market for leather is still firm with an upward tendency, though as the shoe manufacturers laid in large stocks prior to the recent all-round advance, the demand is small. Orders are constantly arriving for sole leathers from European and Oriental markets, and new foreign customers are being secured nearly every week. In the boot

Thos. B. Cumpston & Son

LINEN,

Works: St. Helen's Mills, Hunslet,
Whitehouse Street, • HUNSLET,
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Reg. Telegraphic Address:
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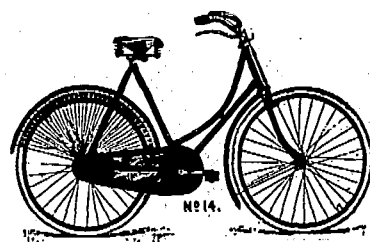
"GOOD AS GOLD"

Olympic


CYCLES

MAKER:
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SEND FOR LIST.



No. 14.



—1900—

Manufactured
by**FRANK H. PARKYN, LTD.**

"Olympic" Cycle Works, - - GRANVILLE STREET, WOLVERHAMPTON, ENGLAND.

and shoe trade there have been some advances made in a few lines, but these have been inconsiderable, most of the orders for spring goods having been placed before the recent advance in materials. The samples for fall goods are now being prepared and will be in the hands of the travellers in about six weeks. These will, necessarily, show a considerable advance over the prices last year, and sorting orders taken when fall samples are shown will partake of the same higher priced conditions. Patent eathers will be largely in vogue during this summer season but the fancy colours are things of the past.

LUMBER, SHINGLES, LATHS, ETC.—While there is no demand for lumber for local consumption at this time and will not be for another month or six weeks, the foreign demand is increasing rapidly and many of the mills have already sold their whole season's cut. Prices are now from 10 to 33 per cent. higher than last year, and this is especially the case with the coarser grades. Work in the woods is being prosecuted with much more activity than for some time past, and higher wages are being paid. In fact, it is safe to say that there are at least 50 per cent. more men in the woods this season than last, and these are receiving from 25 to 33 per cent. better pay. The following are the latest prices quoted, f.o.b., at Ottawa: Pine—good sidings, per m., f.o.b., \$33 to \$38; good strips, \$27 to \$29; good shorts, \$19 to \$20; deal dressing sidings, \$18 to \$24; No. 1 dressing strips, \$16 to \$18; No. 1 dressing shorts, \$14 to \$16; 10 s.c. and better stock, \$15 to \$17; 8 s.c. and better stock, \$13 to \$15; box culls, \$11 to \$13; mill culls, \$10 to \$12; 1x10 No. 1 barn, \$20; lath, No. 1, \$2.50 to \$3 per m.

PAINTS, OILS AND GLASS.—There has been but little change in the situation in this market since the last report. Travellers, however, have been out for about a week or ten days, now and the reports they send in are most encouraging. Mixed paints are in good demand all over the country and are quoted very strong with an upward tendency. Oils, also, are liable to rise before long. An advance in putty took place during the past week and it is now quoted at \$1.75 to \$1.85 per cask, instead of \$1.65 to \$1.70. Paris

green has gone up from 16c to 18c to 18½c to 19½c, and benzine has taken a big jump upward and is now 24c to 30c, instead of 19c to 20c. Other articles in the list are at present unchanged.

PROVISIONS.—The tone of the market is stronger and prices are firm and higher. A very good business is being done, especially in dressed hogs, which are selling in carload lots at \$5.55 to \$5.60 and jobbing lots \$5.60 to \$5.65 for light average, while heavy hogs sell readily at \$5.

TEA, COFFEE AND SPICES.—These lines are locally unchanged, but the latest London advices are to the effect that the lower leaf kinds of tea are in strong demand and shows a hardening tendency, though the conditions are different from last year when these rose very materially in the spring boom when it was found that stocks were low. This year the trade holdings are considered by the best authorities to be ample especially after the persistent free buying of the past four months. The total imports of tea to Canada from Japan last season were 12,265,007 lbs. Advices from Ceylon are to the effect that there was a strong demand for fine teas but the commonest kinds were slightly easier.

Coffees and spices show no change since last report.

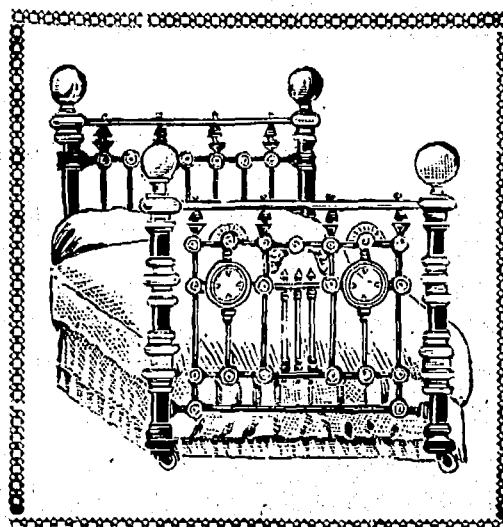
WOOL.—DOMESTIC AND FOREIGN.—The local market has been held in doubt, awaiting the outcome of the London sales. Few transactions are reported here. At the sales in London on the 17th, the offerings numbered 14,816 bales, consisting chiefly of good greasy. There was a brisker demand, but many withdrawals were noted, operators showing some hesitation and holders asking firm rates. Opening day's withdrawals totalled 2,000 bales, and second were almost as much. Scoureds were in fair demand, at 7½ per cent. below the December rates. American representatives bought greasy merinos actively, and also greasy cross-breeds at opening prices. Cape of Good Hope and Natal stock was in good supply, but not a great quantity was sold, even at an average decline of 7½ per cent.

—Grand Trunk Railway System—
Earnings 1st to 7th January, 1900, \$375,452; 1899, \$348,708; increase, \$25,744. Chicago and Grand Trunk earnings omitted.

Gold Medals:—Warrington, 1898—Manchester, 1898. Auckland (New Zealand), 1899.

...The Mersey Bedstead Co., Ltd.,

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Manufacturers of
HIGH-CLASS

Bedsteads,

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OF EVERY DESCRIPTION
IN BRASS AND IRON.The Exhibits of this Company were
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Repaired Equal to New or Bought for Cash

Re-Lining with Canvas, 3s. 0d. each
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 (According to quality and weight.)

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 [Of the Best Workmanship and Material.]

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IMPERIAL TYRE & RUBBER CO., Ltd.

27 BROOKE STREET,

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STOCKS AND BONDS.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tenders for Stone Piers and Abutments Portage du Fort Interprovincial Bridge at 'The Narrows,'" will be received at this office until Tuesday, 23rd January inst., for the construction of two stone piers and two abutments for an iron bridge to be erected over the main channel of the Ottawa River at "The Narrows," opposite Portage du Fort, according to plans and a specification to be seen on application to the postmasters of Renfrew and Portage du Fort, and at the Department of Public Works, Ottawa.

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

An accepted bank cheque, payable to the order of the Honorable the Minister of Public Works for fifteen hundred dollars (\$1,500.00), must accompany each tender. The cheque will be forfeited if the party decline the contract or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

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

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

Department of Public Works,
 Ottawa, 3rd January, 1900.

Newspapers inserting this advertisement without authority from the Department will not be paid for it.

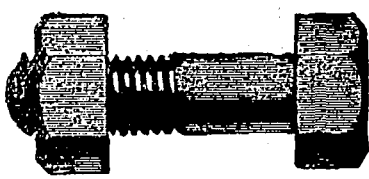
NEW FACTORIES.

At the present time when towns throughout the country are offering handsome bonuses for the location of factories, it is of interest to consider what value a factory is to a town. It is hard to figure it but the bonuses offered average several hundred dollars per workman to be employed. This illustrates the value to a country of factories employing labor. Each factory helps build up the country and this country of ours needs building up. Within the last year the Luxfer Prism Company has built a new factory having several times the capacity of the old one, and the encouraging results from last year's business have amply justified the expenditures. The general public now thoroughly understands the value of Luxfer Prisms and the company's system of electric glazing of ornamental glass is becoming better known.

NAME.	Par Val'a.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 M's	Dates of Dividende.	Per Cent. Price Jan. 15 (Bid)	Cash value per S
British North Am.	24 1/2	4,866,666	4,866,666	1,460,000	2 1/2	Apl. Oct	....	....
Can. Bank of Commerce	50	3,000,000	3,000,000	1,000,000	3 1/2	June Dec	144	144 00
Commercial, Windsor..	40	500,000	310,000	90,000	3	.....	105	42 00
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	May	267	133 50
Eastern Townships....	50	1,500,000	1,500,000	850,000	3 1/2	Jan July	155	77 50
Hallfax Banking Co.....	20	500,000	500,000	375,000	3 1/2	Feb. Aug	158	79 00
Hamilton	100	1,499,700	1,497,190	1,000,000	4	June Dec	194	194 00
Hochelaga	100	1,359,700	1,280,100	565,000	3 1/2	June Dec	152	152 00
Imperial	100	2,500,000	2,311,031	1,502,172	4 & 1/2	June Dec	211 1/2	211 50
Jacques Cartier.....	25	500,000	500,000	265,000	3	June Dec	.....	.....
Merchants' Can.....	100	6,000,000	6,000,000	2,800,000	3 1/2	June Dec	160	160 00
Merchants' Halifax....	100	1,937,500	1,938,520	1,577,492	3 1/2	Feb Aug	150	180 00
Molson	50	2,000,000	2,000,000	1,626,000	4 & 1/2	Oct	182	91 00
Montreal.....	200	12,000,000	12,000,000	8,000,000	5	June Dec	250	500 00
Nationale	30	1,200,000	1,200,000	150,000	3	May Nov	90	27 00
New Brunswick.....	100	500,000	500,000	600,000	5	Jan July	300	300 00
Nova Scotia.....	100	1,760,900	1,760,900	2,162,570	4	Feb. Aug.	227	227 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	127	127 00
Ottawa	100	2,000,000	1,657,200	1,370,400	4 & 1/2	June Dec	190	190 00
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	125	125 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April	.....	.....
Standard	50	1,000,000	1,000,000	600,000	4	April	194	194 00
Toronto	100	2,000,000	2,000,000	1,800,000	5	June Dec	228	228 00
Traders	100	1,000,000	917,220	70,000	3	June Dec	111	111 00
Union (Halifax).....	50	500,000	500,000	250,000	3	Mich Sept	123	61 00
Union of Canada.....	100	2,000,000	2,000,000	450,000	2	June Dec	.....	.....
Western	100	500,000	385,238	118,000	3 1/2	Apl	.....	.....
Agri. Sav. and Loan Co	50	630,000	629,544	160,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan	170	170 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,481	120,000	3 1/2	Jan July	95	95 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	July	.....	.....
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	65	65 00
Can. Landed & Nat'l Inv't Co.....	100	2,005,000	1,004,000	350,000	3	Jan July	85	85 00
Can. Perm. Loan and Sav.....	50	6,000,000	2,600,000	1,200,000	3	Jan July	124	62 00
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	June Dec	112	56 00
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	360,000	3	Jan July	134	34 00
Dominion Sav. and Inv. Co.....	50	1,000,000	934,200	10,000	2 1/2	July Dec	75	137 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	130	65 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar	92	92 00
Freshford Loan and Sav. Co.....	100	3,221,500	1,319,100	300,000	3	June Dec	80	80 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	109	1 1/2 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	176	88 00
Imperial Loan and Inv. Co.....	100	840,000	720,847	160,000	3	Jan July	95	95 00
Lanod Banking and Loan	100	700,000	698,098	160,000	2	Jan July	112	112 00
London & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Mich Sept	52	28 00
London Loan Co.....	50	678,700	661,850	81,000	3	Jan July	104	52 00
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	85	85 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	.....	Jan July	40	40 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	170	65 00
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	.....	5 April	168 1/2	75 00
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	334,247	2 1/2	Feb.	276	276 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	.....	Mch.	142	142 00
Merchants M'fg Co.....	100	600,000	600,000	.....	.....	Feb	130	130 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch Sept	135	38 75
Ont. Indus. Loan and Inv.....	100	486,800	314,388	150,000	3 1/2	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3	Jan July	121	60 50
People's Loan and Dep. Co.....	50	600,000	600,000	40,000	.....	Jan July	26	13 00
Real Est. Loan Co.....	40	578,240	373,720	50,000	3	Jan July	60	30 00
Richellen and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	.....	.....	103 1/2	105 25
The Royal Electric Co.....	100	1,500,000	1,500,000	232,562	4	Jan	191	191 00
Toronto Electric Light Co.....	100	500,000	500,000	20,000	2	Jan	134	134 00
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan	101 1/2	101 50
Union Loan and Sav. Co.....	50	1,095,400	699,020	200,000	3	July	40	20 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan July	103	62 50
Western Loan & Trust Co.....	50	2,201,200	1,617,721	52,000	3 1/2	June Dec	98	49 00
Windsor Hotel.....	105	105 00

* Paying quarterly dividends.

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The celebrated firm of A. Mayer & Son, London, England, offer the largest variety of time-pieces supplied by any house in that class of business. They have introduced as a novelty, "The Khaki Clock," the name being taken from the material with which our troops are clothed in South Africa. This time-piece is selling in Great Britain "like hot cakes." It is covered in regulation Khaki which has become so identified with our brave fellows at the seat of war. It has a two-inch ivory dial and sells retail at \$1.50. Its motto is, "On active service," and is as reliable for duty as those of whose uniform it is a reminder. Messrs. Mayer & Son will be glad to open communications with dealers in Canada, who will

find an advantage in having connection with so eminent a firm.

TABLE GLASS, CHINA, &c.

The proprietors of "Brouson's Agencies," London, England, invite buyers to come and inspect the season's novelties at their extensive warerooms. Few in Canada will be able to accept the invitation, but all dealers in the goods for which they hold an agency can learn what they have to offer, on what terms and what their goods look like, so far as illustrations represent them. They have every saleable variety of table glass, of the choicest quality and most elegant patterns. Their flower pots, pedestals, &c., are the most attractive in the market, the designs be-

ing very appropriate, well worked out, and the colours refined and agreeable to the eye. Their patterns of white, gilt, shaded and decorated china for tea and breakfast sets, are very choice, these goods would adorn any table, and gratify the most refined taste. Their dinner sets range from the most costly to the most economical. Each piece in the more expensive sets is a work of art, while those of a cheaper class are artistic in form and in decoration pleasant to the eye. Besides these goods they have a large variety of all classes of crockery and china goods, as trinket sets, mugs, souflets, covered muffins, fancy trays, etc., etc. Dealers in above goods can secure an endless variety of choice, with very moderate prices, by communicating with "Brouson's Agencies," who ship direct from the Potteries with maker's invoice.

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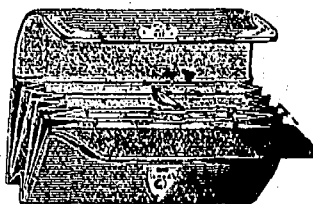
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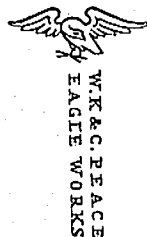
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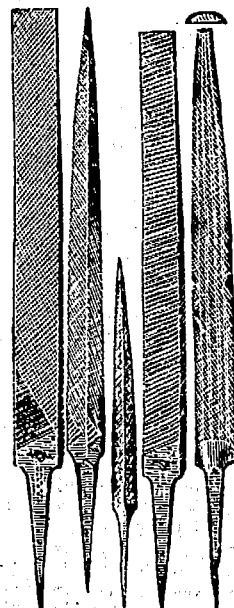
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The following complete weekly list of patents granted to Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors: Canadian patents—Window support, J. Page; fire escape, W. H. Racey; automatic fire shutter, R. L. McIntyre; drinking founts, B. Fletcher; stump puller, J. Fletcher; machine for shifting grain, T. A. Wooley; fire escape, F. E. Barnett; acetylene gas machine, J. McLean; automatic core feeder, G. H. Nisson; car brake, C. Richard; acetylene gas generating apparatus, P. Lapierre and O. P. Boulord; detachable covering for umbrella frame, E. G. Webber; fruit drier, E. McClatchey; game device, J. O. Mebert; parlor game, R. Pike. United States patents—Rotary engine, A. H. Canning; propulsion of boats, P. E. Dooge; cover fastenings for fruit jar or similar vessel, I. P. Doolittle; nut lock, J. Drinkwater; making concentrated apple juice, C. Graef; spool lifter for yarn spooling machine, F. Lacey; combined harvester, thresher and bagger, T. P. Moran; driving mechanism for bicycles, J. W. Rogers; acetylene gas apparatus, L. J. Ruth; water gauge, A. Schram; life preserver, H. Aylmer; manifold sales-book, E. Carney; potato digger, D. Denis; compound steam engine, J. Hardill; apparatus for loading movable carriers, A. Painter; valve for inflation, E. S. Roney; band cutter, W. P. Rundell and J. E. Mason; changeable gear for bicycles, F. M. Swaze; spoon, fork or knife handle, C. C. Schmidt.

—Ontario Dairymen are fully alive to the best interests of this rapidly-growing industry. The Cheese and Butter Makers' Association of Western

Ontario will convene in Ingersoll on the 31st inst. There will be a dairy exhibit of cheese and butter in connection with the convention, when \$150 in cash will be given in prizes, together with valuable special prizes. The Mayor of Ingersoll will deliver an address of welcome to the delegates. The list of speakers includes the following names: Hon. John Dryden, A. F. MacLaren, M.P., Harold Eagle, R. M. Ballantyne, Prof. H. H. Dean, Mark Sprague, G. G. Publow, Archibald Smith, John Scott, Fred. Dean, W. W. Waddell, Jas. A. Gray, Jas. Morrison, Geo. McDonald, C. O. Luton, R. Johnston, T. E. Nimmo. Among the subjects to be discussed are: "Care of Milk," "Cheese-Making," "Summer Butter-making," "Winter Butter-making," "Pasteurizing," "Flavor in Milk, Cheese and Butter," "Preparation and Use of a Starter," "Handling Gassy Curds," "Cream Separators," "Experience of the Past Season," "Judge's Report on Dairy Exhibit." The programme has been carefully arranged. The papers will be practical and pointed with a view to bring out a free discussion on all subjects in question.

—A deputation representing a Toronto syndicate has made application to Hon. E. J. Davis for a pulpwood concession on the Montreal River, in the Temiscamingue district. They propose to erect a mill for the manufacture of pulpwood, and will spend \$100,000 upon buildings and plant. Among those interested are Dr. Lynd, E. F. B. Johnston, W. C. Phillips, Robt. Davies, Wm. Kerr, Peter McArthur, John Grey, John Ferguson and W. R. White, Pembroke.

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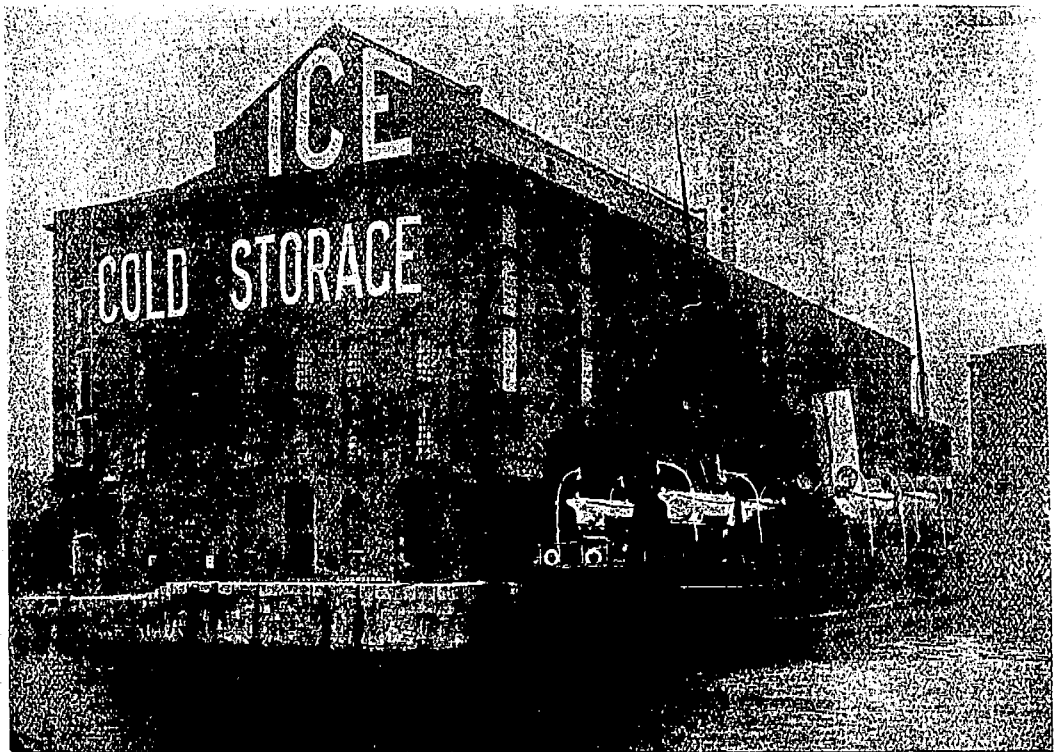
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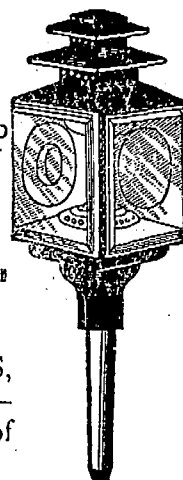
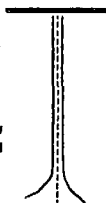
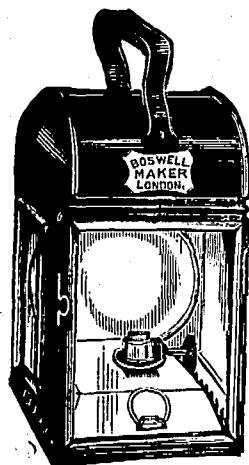
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JAN. 11, 1900.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.			
Boots and Shoes.				Mens.	Boys.	Youths.	Brooms.				Heavy Chemicals.			
Brogans or Cobourgs				\$0 75	\$0 85	\$0 60	Good Luck 2 1/2 stig. Var. Han.	3 45	0 00	Bleaching Powder	1 75	2 50		
Split Balmorals				0 90	1 10	0 80	Rose 4 varn. hand heavy	4 25	0 00	Blue Vitriol	6 00	8 00		
Kip				1 10	1 20	0 95	Pansy 4 " " medium	3 85	0 00	Brimstone	2 00	2 50		
Buf				1 20	1 50	1 00	Thistle 4 " " "	3 45	0 00	Caustic Soda 60	2 00	2 10		
or Congress				1 20	1 50	1 00	Map Leaf A 4 stgs.	4 25	0 00	" " 70	2 20	2 30		
Split Boots				1 30	1 75	1 10	B 4 " stained	3 60	0 00	Soda Ash	1 21	1 50		
Kip				2 10	2 75	1 50	Shamrock A 4 " varn han	3 45	0 00	Soda Bicarb	2 25	2 35		
Grain				2 10	2 75	1 50	B 4 " stained	3 20	0 00	Sal. Soda	0 70	0 80		
\$2.00 to \$3.00, Felt Sox				\$1 75	\$2 00	full 2 4 1/2 2 50	Daley A 3 stgs varn handle	3 15	0 00	Concentrated	1 50	2 00		
Felt Boots, half fox				0 75	50	0 65	B 3 " stained	2 90	0 00	Dyestuffs.				
Split Batts or Bals				0 90	1 00	0 80	Tulip No. 1 3 stgs " "	2 65	0 00	Archil. con	0 27	0 27		
Kip Pebbled or Buf Bals				1 00	1 10	0 90	" 2 " " "	2 40	0 00	Cutch	0 08	0 09		
Pebbled Button, Machine Sewed				1 00	1 10	0 90	Curling 4 " "	3 75	0 00	Ex. Logwood	0 10	0 15		
Glazed Buf Button				1 00	1 10	0 90	Warehouses 4 heavy	3 80	0 00	Chip	2 00	2 50		
Polish Calf				1 25	1 50	1 15	E. 3 str. bamboo handle	2 75	0 00	Indigo (Bengal)	1 50	1 75		
Dongola Kid 1 quality				1 00	1 10	0 80	Drugs & Chemicals				Indigo Madras	0 70	1 00	
" 2 " "				1 15	1 35	1 00	Acid Carbolic Cryst. med.	0 40	0 50	Gambler	0 04	0 06		
" 3 " "				1 50	2 00	1 20	Alces, Caps.	0 18	0 18	Madder	0 10	0 15		
Mens' Calf, Bals. Cong or Butt. Goodyear Welt				2 30	3 50	3 50	Alum	1 40	1 50	Sumac	70 00	75 00		
" Tan Russia Calf, Bals. Cong or Butt. Goodyear Welt				2 50	3 50	3 50	Borax, xtlis.	0 08	0 07	Fish.				
" French Pat. Calf or Enamel Leather Bals. Butt. and Cong.				3 50	4 50	4 50	Brom. Potass	0 70	0 75	Bloaters, per box	0 00	0 90		
Ladies' Glaze Dong. Butt. and Bals. Goodyear Welt				2 10	3 00	3 00	Camphor. Ref Rings	0 65	0 70	Labrador Herrings, N.F.	5 25	5 50		
" " " " Turns 1 quality				2 10	3 00	3 00	Ref. oz. ck.	0 70	0 75	No. 1 Shore Herrings	0 00	0 00		
" " " " " "				2 10	3 00	3 00	Citric Acid	0 45	0 50	" Nova Scotia	5 25	5 50		
" " " " " "				2 10	3 00	3 00	Citrate Magnesia lb.	0 00	0 45	Mackerel No. 1, palls.	0 00	1 65		
" " " " " "				2 10	3 00	3 00	Cocaine Hyd. (oz)	0 00	7 50	" 1/2 barrel.	0 00	8 25		
" " " " " "				2 10	3 00	3 00	Copperas, per 100 lbs	0 75	0 80	Green Cod, No. 1	4 85	5 00		
" " " " " "				2 10	3 00	3 00	Cream Tartar	0 20	0 25	Green " large	5 00	5 25		
" " " " " "				2 10	3 00	3 00	Epsom Salts	1 50	1 75	Draft " "	0 00	0 00		
" " " " " "				2 10	3 00	3 00	Glycerine	0 18	0 20	No. 2	3 75	4 00		
" " " " " "				2 10	3 00	3 00	Gum Arabic per lb.	0 25	0 50	Large dry Gasps per qntl.	0 00	4 75		
" " " " " "				2 10	3 00	3 00	" Trag.	0 50	1 00	Salmon, brls Lab.	0 00	13 00		
" " " " " "				2 10	3 00	3 00	Insect Powder lb.	0 25	0 40	Salmon, (tercas)	0 00	17 00		
" " " " " "				2 10	3 00	3 00	do per keg, lb.	0 22	0 30	" Brit. Col brls.	0 00	13 00		
" " " " " "				2 10	3 00	3 00	Morphia	1 75	1 85	Boneless Fish	0 04	0 00		
" " " " " "				2 10	3 00	3 00	Oil Peppermint lb.	2 00	2 25	" Cod	0 05	0 06		
" " " " " "				2 10	3 00	3 00	Oil Lemon	1 60	1 80	Finnan Haddies	0 10	0 05		
" " " " " "				2 10	3 00	3 00	Opium	4 25	4 50	N. S. Salt Herrings, in half barrels.	2 50	2 75		
" " " " " "				2 10	3 00	3 00	Oxalic Acid	0 68	0 10	Salt Lake Trout, half-brls	0 00	5 00		
" " " " " "				2 10	3 00	3 00	Phosphorus	0 65	0 75	Flour.				
" " " " " "				2 10	3 00	3 00	Potash Bichromate	0 09	0 12	Winter Wheat patents	3 70	3 90		
" " " " " "				2 10	3 00	3 00	Potash Iodide	3 40	3 75	Manitoba patents	3 90	4 00		
" " " " " "				2 10	3 00	3 00	Quinine	0 40	0 60	Straight roller	3 50	3 60		
" " " " " "				2 10	3 00	3 00	Strychnine	0 85	0 95	do bags	1 60	1 65		
" " " " " "				2 10	3 00	3 00	Tartaric Acid	0 35	0 40	Strong Bakers	3 60	3 70		
" " " " " "				2 10	3 00	3 00	Tin Crystals	0 28	0 32	Superfine	0 00	0 00		
" " " " " "				2 10	3 00	3 00	Licorice.				Oatmeal, brl.	3 50	3 60	
" " " " " "				2 10	3 00	3 00	Stick, 4, 5, 8, 12, & 16	2 00	0 00	Corn meal, bag.	0 00	0 00		
" " " " " "				2 10	3 00	3 00	to lb., 5 lb. boxes	2 00	0 00	Bran Manitobs, bulk	0 00	13 50		
" " " " " "				2 10	3 00	3 00	Acme Licorice Pellets,	2 00	0 00	Bran Ontario bulk.	0 00	13 50		
" " " " " "				2 10	3 00	3 00	chms.	2 00	0 00	Shorts	0 00	15 00		
" " " " " "				2 10	3 00	3 00	Licorice Lozenges, 1	1 50	0 00	Manilla	19 00	20 00		
" " " " " "				2 10	3 00	3 00	5 lb. cans.	1 50	0 00					

Name of Article.	Wholesale.	Name of Article.	Wholesale
Canned Goods.			
Lobsters	\$ c. \$ c.	Corn Beef 1-lb	1 30 1 45
Sardines, 1/2	13 25 12 50	" 2-lb	2 30 2 60
Canadian Sardines	3 75 3 00	" 4-lb	0 00 5 12
Mackerel	1 40 0 00	" 6-lb	7 00 8 60
Salmon	1 30 1 60	" 14-lb	14 50 19 00
Clams, 1-lb tins, per doz.	1 30 1 60	Lunch Tngs 1-lb per doz.	3 00 3 45
Oysters	1 15 1 40	Ox Tongue, 1 1/2-lb	0 00 0 90
Tomatoes, 3s, per doz.	0 00 0 85	" 2-lb	8 50 10 50
Peaches, 2-lb, yellow	0 00 1 75	" 3-lb	0 00 12 50
" 2-lb, red	2 60 2 90	" 3-lb	0 00 13 75
Bartlett Pears, 2-lb, tins, per doz.	1 50 2 00	Deviled Tong's, 1/2 lb.	0 95 0 93
Strawberries, Pres'd 2s	1 45 1 75	Ham, 1/2-lb	0 95 0 93
Raspberries 2s.	1 45 1 75	Chicken, 1/2-lb	0 95 1 85
Pineapples, 3-lb tin, p. doz	2 30 2 40	Turkey, 1/2-lb	0 95 1 85
Gooseberries Pres. 2s.	2 00 0 00	Soups, lbs	1 30 1 95
Gr'n Gages, 2-lb. tins, p. d.	1 00 1 50	3 lb Baked Beans.	1 15 1 90
Corn, 2 lb. tins.	1 05 1 10	Sliced Bacon, 1/2 lb.	0 00 1 65
Pears, 2-lb tins.	0 85 0 90	" 1 lb.	0 00 3 00
String Beans	0 90 0 00	" Ham, 1 lb.	0 00 3 00

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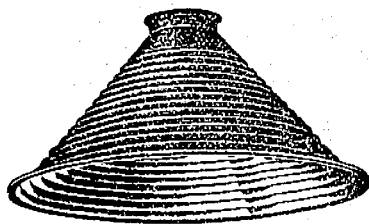


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FINE FARM FOR SALE.

FOR SALE, in Canada (about 5 miles West of E. Niagara Falls) in the Garden of the Dominion, that First-class Grain, Pasture and Fruit Farm known as "BEECHLANDS," situated immediately East of the town of Thorold, and 4 1/2 miles from St. Catharines, in the Province of Ontario; about 1/2 mile from P.O. Market, Railway Station, Churches, Schools, &c., containing about 90 acres fertile loam clay; Fishing stream of Water and Railway through the place; Partridge Grove at lower end; Barns, Stables and other Outhouses, all for \$1,500. Or will sell without large Stone House and part of Orchard, Grove and Lawn, say 5 acres. The Gothic Stone Lodge House, at the North gate is ample for ordinary family. Easy terms of payment. The place is well adapted for, and produces Wheat, Oats, Barley, Hay, Clover, Apples, Grapes, Pears, Peaches, plums, Cherries, Quinces, Strawberries, and other small fruits, nearly all of the finest quality. Or will Lease Farm, Lodge and Outbuildings (the latter somewhat out of repair), with privilege of buying. No waste land. Thorold and St. Catharines have a connecting electric-tram service running through the manufacturing town of Merriton. The steam railway service to the Falls has been replaced by an electric railway recently. Address the owner, M. S. FOLEY, Editor and Proprietor of the Journal of Commerce, Montreal, Canada.



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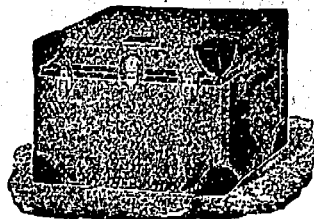
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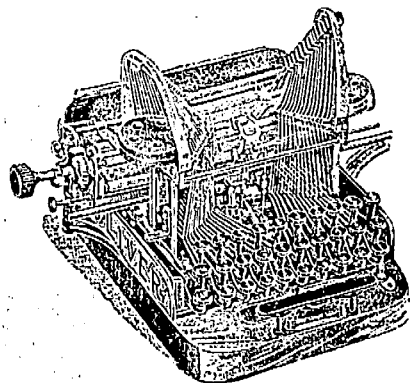


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GIVE THE JOURNAL OF COMMERCE — A TRIAL FOR — JOB PRINTING.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JAN. 11, 1900.

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
Farm Products.		Corn		Molasses (Barbados).....		Vermicelli, Canadian.....	
Butter: Choice Cr.....	0 21 0 22	New No. 1 Hard, Ft. Will	0 00 0 62 1/2	Porto Rico.....	0 00 0 43	Macaroni.....	0 05 0 06
Earlier makes.....	0 00 0 00	" 2.....	0 00 0 61 1/2	Evaporated Apples, New	0 00 0 09	" Italian.....	0 10 0 13
Townships Dairy.....	0 18 0 20	No. 1 Northern do.....	0 00 0 60	do do Old.....	0 00 0 07 1/2	Peel—Citron.....	0 14 0 16
Western.....	0 00 0 00	Oats, in store.....	36 0 30 1/2	Orange.....	0 11 0 13	Lemon.....	0 10 0 12
Good to choice.....	0 17 0 18	Barley, malting.....	0 50 0 50	Chocolate			
Fresh Rolls.....	0 18 1/2 0 20	" feed, adoft.....	0 00 0 45 1/2	Vanilla, yel. wrap. 24 x 1/2 lb	0 34 0 36	do Chamols do do	0 43 0 48
CHEESE:		Peas, per 60 lbs, in store...	0 00 0 66	do Pink do do	0 50 0 56	do Blue do do	0 58 0 66
Cholceest, col'd.....	0 11 1/2 0 12	Rye, in store.....	0 00 0 58	do Blue do do	0 50 0 56	1. tp. Van. Green do do	0 58 0 66
White.....	0 00 0 12	Groceries		do do Lilac do do	0 58 0 66	do do Blroz do do	0 65 0 74
Eggs: Select n.w.....		Tea, (Ht. Chest & Cnd.)	0 15 0 16	do do White do do	0 78 0 82	Unsweet'd blue prem do	0 73 0 82
Culls.....	0 12 0 13	Japan, com. to med., lb.	0 17 0 19	Starch:			
Refrigerator.....	0 14 0 16	" good med. to fine..	0 22 1/2 0 25	Can. Laundry.....	0 04 1/2 0 06		
Lined.....	0 15 0 14	" fancy.....	0 26 1/2 0 36	Silver Gloss.....	0 00 0 0 1/2		
Fall, fresh.....	0 18 0 20	" dust.....	0 06 1/2 0 08	Beneon's Prep. Corn..	0 00 0 06 1/2		
Lops: N. Y. State, per lb.		Y. Hyson, com. to good..	0 14 0 20	" Sat. Chr. label..	0 07 1/2 0 00		
Pacific Coast, "	0 14 0 15	" fine to finest, lb	0 30 0 45	Can. Pure Corn.....	0 00 0 05 1/2		
Canadian.....	0 12 1/2 0 13	Gunpowder, Moyune.....	0 23 0 25	No. 1 Wh. blue 4 1/2 lb	0 05 1/2 0 00		
German.....	0 8 0 8 1/2	" good.....	0 25 0 35	Vinegar: less 10 p.c. dis.			
English.....	0 3 1/2 0 06	Pingsnoy med to good..	0 14 0 16	Imp Trip.....	0 33 0 00		
British Columbia	0 18 0 20	" fine to finest.....	0 19 0 23	Cote D'or.....	0 28 0 00		
LOG PRODUCTS:		Oolong.....	0 28 0 42	Crysal Pickling.....	0 23 0 00		
Bacon, smoked, per lb...	0 11 1/2 0 12	Congon, common.....	0 15 0 16	W. W. XXX.....	0 25 0 00		
" city cured, "	0 10 1/2 0 11 1/2	" good common.....	0 15 0 16	W. W. XX.....	0 20 0 00		
" Canvaseed.....	0 30 0 00	" med. to good.....	0 22 0 27 1/2	W. W. X.....	0 17 0 00		
Pork Ca. s.c. per bbl.	60 00 15 00	" fine to finest.....	0 32 0 35 1/2	Pure Malt.....	0 45 0 06		
do mess.....	00 00 15 50	Indian.....	0 17 0 28	Cider X.....	0 17 0 00		
Dressed Hogs, 100 lbs	6 00 5 65	Darjeelings.....	0 35 0 45	" XXX.....	0 27 0 00		
Lard, per lb Can pure..	0 07 1/2 0 09 1/2	Ceylon.....	0 18 0 35	Soap: Best Laundry..	0 05 0 07		
" Com. Refined.....	0 06 0 07 1/2	Coffee, Mocha (green)—	0 25 0 26	Common.....	0 02 1/2 0 04		
SEEDS:		Java.....	0 22 0 25	Matches: Telegraph..	3 70 3 75		
Clover, red, per lb.....	0 07 1/2 0 10	Maracalbo.....	0 17 0 18	" Telephone.....	3 15 3 75		
Aleike, per lb.....	0 07 1/2 0 09	Jamaica.....	0 17 1/2 0 18 1/2	" Parlor, 200's.....	1 50 1 60		
Timothy, (Can'n) per bal.	2 00 2 50	Rio.....	0 10 0 15	" do 100's.....	1 70 1 80		
" Western.....	1 50 2 10	Plantation Ceylon.....	0 27 0 29	" Tiger.....	3 45 3 65		
Flax 56 lbs.....	0 65 1 00	Chicory.....	0 06 0 11	Sovereign.....	0 40 0 25		
Fall Rye.....	0 75 0 90	Canadian do.....	0 00 0 06	Washboards:			
M. Hec.....	0 75 0 90	Sugars: Factory.		Royal Lilly.....	1 60 0 00		
Hungarian.....	0 75 0 90	Ex Granulated, bris..	0 00 0 45	do Rose.....	1 65 0 00		
SUNDRIES:		" in bris.....	0 00 0 00	Globe.....	1 65 0 00		
Potatoes, per bag.....	0 40 0 50	Powdered, in bris.....	0 00 0 40	Improved Globe.....	1 50 1 00		
Honey, Com, 1 lb.....	0 08 0 14	" boxes.....	0 00 0 05	Hardware.			
" Extracted.....	0 07 0 09	Paris Lumps, in bris..	0 00 0 05	Antimony.....	0 12 1/2 0 11		
Beeswax.....	0 31 1/2 0 35	" half bris.....	0 03 0 15	Tin. Block L & F, 7 lb...	0 00 0 31		
Beans: Med. prime.....	0 00 1 40	" 100-lb bris.....	0 03 0 05	" Straits.....	0 00 0 00		
do. Best hand picked..	0 00 1 45	" 50-lb bris.....	0 00 0 15	Copper: Invo.....	0 18 1/2 0 00		
Sugar Maple.....	0 09 0 10	Braided Yellows.....	3 05 4 30				
Syrup Maple in tins.....	0 65 0 70						



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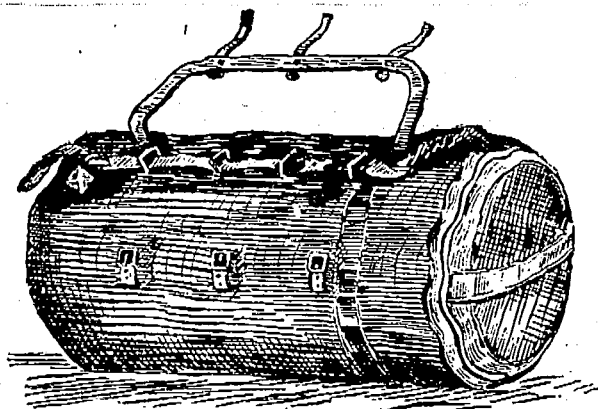
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THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly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

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH, J. H. FAIRBANK,
Manager, Proprietor.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JAN. 11, 1900.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, caks.	
CUT NAIL SCHEDULE.		100 lb. box, 1 1/4 to 1 3/4....	4 35 0 00	No. 1 Wrought Iron.....	0 00 0 00	" barrel (refined)....	0 04 0 04
Base Price, per Keg, car lots	2 76 0 00	Bright, 1 1/2 to 1 3/4.....	3 75 0 00	No. 1 Machinery.....	0 00 0 00	" Ordinary.....	0 04 0 04
Extras—Over and above 30d,		Galvanized Iron:		Stove.....	0 00 0 00	Rough.....	0 00 0 02
40d, 50d, 60d and 70d Nails.		Queen's Head, } gauge 28	4 75 5 00	Malleable iron.....	0 00 0 00	Leather	
Cut and Fence Nails—		or equal.....		Hard Steel.....	0 00 0 00	No. 1 B. A. Sole.....	0 26 0 27
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common.....		(per long ton 2240 lbs.)		No. 2 B. A. Sole.....	0 25 0 26
10 and 12d ".....	0 10 0 00	do 26 gauge	4 40 4 65	Lead sold.....	0 00 0 00	No. 3 B. A. Spanish Sole	0 23 0 24
8 and 9d ".....	0 15 0 00	do 26 gauge	4 40 4 65	" tea.....	0 00 0 00	Slaughter, No. 1.....	0 28 0 29
6 and 7d ".....	0 30 0 00	Bar Iron, per 100 lbs.		Light Brass.....	0 00 0 00	light medium & heavy..	0 28 0 29
4 and 5d ".....	0 40 0 00	Car lots	2 45	Copper Bottoms.....	0 00 0 00	" No. 2.....	0 26 0 27
3d ".....	0 65 0 00	Ord. Crown, base.....	0 00 0 00	Heavy Copper.....	0 00 0 00	Harness.....	0 31 0 34
2d ".....	1 00 0 00	Best Refined.....	0 00 0 00	Red Brass.....	0 00 0 00	Upper, heavy.....	0 34 0 36
Cut spikes 10c, per Keg advance.		Norway.....	3 75 0 00	Black Sheet Iron.		Upper, light.....	0 35 0 37
Fine blued nails—		Am. Sheet Steel, 6 3/4 14....	3 10 0 00	Per 100 lbs.		Grained Upper.....	0 34 0 35
2d per 100 lbs.....	1 00 0 00	" " " 17.....	3 00 0 00	8 to 16 gauge.....	2 95 0 00	Scotch Grain.....	0 35 0 38
3d ".....	1 50 0 00	" " " 18 & 20	3 10 3 05	18 to 20 do.....	2 65 0 00	Kip Skins, French.....	0 60 0 65
Casing Box, Tobacco Box		" " " 22 & 24	3 20 0 00	22 to 24 do.....	2 85 0 00	English.....	0 45 0 55
and Flooring Nails—		" " " 26.....	3 30 0 00	26 do.....	2 95 0 00	Canada Kip.....	0 50 0 60
20 to 30d per 100 lbs.....	0 55 0 00	" " " 28.....	3 30 0 00	28 do.....	3 00 0 00	Hemlock Calf.....	0 50 0 70
10 to 16d ".....	0 60 0 00	Boiler plates, iron, 1/2 in.		28 do.....	3 00 0 00	" Light.....	0 50 0 60
8 and 9d ".....	0 65 0 00	" " " 3-16 in	0 00 1 75	Wires:		French Calf.....	3 35 1 10
6 and 7d ".....	0 70 0 00	Hoop Iron, base for 2 in.	0 00 3 20	Plain galv'd, No. 9.....	3 55 0 00	Splits, light and medium.	0 22 0 25
4 1/2 5d ".....	0 95 0 00	and larger.....		do do No. 12.....	3 70 0 00	" heavy.....	0 17 0 20
3d ".....	1 20 0 00	Band Canadian, 1 to 6 in.		do do No. 13.....	3 85 0 00	" small.....	0 18 0 20
Fl. lashing nails—		30c; over base of ordin-		Barbed Wire—	3 72 1/2 f.o.b.	Leather Board, Canada..	0 06 0 10
3 inch and longer per 100 lbs	0 60 0 00	iron, smaller size Extras		Spring Wire per 100, 85c	Montreal.	Enameled Cow, per ft....	0 16 0 18
2 1/2 and 2 3/4 inch.....	0 65 0 00	Canada Plates:		net extra.		Pebble Grain.....	0 12 0 14
2 and 2 1/4 ".....	0 70 0 00	Galvanized.....	4 50	Iron and Steel Wire.	3 45 base.	Glove Grain.....	0 12 0 13
1 1/2 and 1 1/4 ".....	0 95 0 00	52 sheets.....	3 00	Rope.		B. Calf.....	0 15 0 20
1 1/4 ".....	1 20 0 00	60 do.....	3 10	Steel, base.....	0 00	Brush (Cow) Kid.....	0 11 0 13
1 ".....	1 50 0 00	75 do.....	3 20	" 7-16 and up.....	0 12 1/2	Buff.....	0 13 0 16
Slating nails—		All bright.....	3 35	" 3/4 ".....	0 13	Russette, light.....	0 35 0 40
1 1/2 and 1 3/4 inch per 100 lbs..	0 95 0 00	Wro't Iron pipe, 1/2 in. 1/2 in.	3 40	" 1/2 ".....	0 13 1/2	" heavy.....	0 25 0 30
1 1/4 ".....	1 20 0 00	3/4 in. 3/4 in.	3 40	" 3/4 ".....	0 14	" No. 2.....	0 35 0 40
1 ".....	1 50 0 00	1 in. 4 00	4 00	Manilla, 1-16 & lgr.	0 15 1/2	Saddlers' doz.....	7 50 9 00
Common barrel nails—		1 1/2 in. 4 75	4 75	" 1/2 ".....	0 16	lmt. French Calf.....	0 65 0 75
1 1/2 inch per 100 lbs.....	1 00 0 00	2 in. 12 75	12 75	" 5-16 ".....	0 16 1/2	English Oak lb.....	0 30 0 35
1 ".....	1 00 0 00	per 100 ft. nett.		" 3/4 ".....	0 16 1/2	Dongola, extra.....	0 38 0 40
3/4 ".....	1 25 0 00	Steel, cast per lb.....	0 00 base	" 3-16 ".....	0 17	" No. 1.....	0 20 0 22
3/8 ".....	1 50 0 00	" Spring, 100 lbs.....	3 60 0 00	Lath yarn.....	0 11	ordinary.....	0 14 0 16
Clinch nails—		" Tire.....	3 00 base	Wire Nails.		Colored Pebbles.....	0 18 0 16
3 inch and longer per 100 lbs	0 60 0 00	" Sleigh shoe, 100 lbs..	3 00 base	Base Price carload.....	3 35	" Calf.....	0 16 0 22
2 1/2 and 2 3/4 inch.....	0 65 0 00	" Toe Calk.....	3 00 base	Less than.....	3 45	Oils	
2 and 2 1/4 inch.....	0 70 0 00	" Machinery.....	3 75 base	2d extra.....	1 00 1/2	Cod Oil.....	0 35 0 40
1 1/2 and 1 1/4 ".....	0 95 0 00	" Harrow Tooth.....	3 40	2d f.....	1 00	S. R. Pale Seal.....	0 40 0 42 1/2
1 1/4 ".....	1 20 0 00	Tin Plates:		3d.....	0 65	Straw Seal.....	0 35 0 37 1/2
1 ".....	1 50 0 00	IC Coke, 14 x 20.....	4 60	4d and 5d.....	0 40	Cod Liver Oil, Nfid. Norw	
Sharp and flat pressed nails		IC Charcoal, 14 x 20.....	4 75 4 80	6d and 7d.....	0 30	" Process.....	0 80 0 90
3 inch and longer per 100 lbs.	1 35 0 00	IX Charcoal.....	3 65	8d and 9d.....	0 15	" Norwegian.....	1 15 0 20
2 1/2 and 2 3/4 inch.....	1 50 0 00	IXX ".....	Usual	10d and 12d.....	0 10	Castor Oil.....	0 08 0 10
2 and 2 1/4 ".....	1 65 0 00	DC ".....	Trade	16d and 20d.....	0 06	Castor Oil brls.....	0 07 0 09
1 1/2 and 1 1/4 ".....	1 85 0 00	DX ".....	Extras	30d to 60d.....	Base	Lard Oil, Extra.....	0 65 0 70
1 1/4 ".....	2 50 0 00	DXX ".....		Hides and Tallow		".....	0 60 0 65
1 ".....	3 00 0 00	Terne Plate IC, 20x25.....	8 50	Montreal Green Hides		Linseed, raw, nett.....	0 82 0 63
Coil Chain—No. 6.....	0 12 0 00	Russ. Sheet Iron.....	0 10 0 00	" No. 1.....	0 00 0 10	" boiled, nett.....	0 00 0 65
" 5.....	0 10 0 00	Lion & Crown tin'd sh'ts.		" No. 2.....	0 00 0 09	Olive, pure.....	0 90 1 10
" 4.....	0 09 0 00	22 and 24 gauge case lots		" No. 3.....	0 00 0 08	Extra, qt., per case..	3 00 3 70
" 3.....	0 09 0 00	26 gauge.....	7 00 7 20	Fanners pay \$1 extra for		Turpentine, nett.....	0 76 0 77
1/2 inch.....	0 08 0 00	Lead: Pig, per 100 lbs.;	7 50 8 00	sorted, cured & inspect'd		Benzine.....	0 24 0 30
5-16.....	5 65 0 00	Sheet.....	4 30 4 50	Sheepskins.....	0 00 0 00	Petroleum:	
3/4.....	5 05 0 00	Shot, per 100 lbs.....	4 00 4 25	Clips.....	0 00 0 00	Gasoline 76 gravity....	0 00 0 22
7-16.....	4 80 0 00	Lead Pipe, per 100 lbs..	5 50 6 00	Lambskins each.....	0 90 0 00	Stove Gasoline.....	0 01 0 21
1/2.....	4 65 0 00	less 17 1/2 p.c.		Calfskins, No. 1.....	0 11 0 00	Car Lots Store, (1. p. c. off)	0 16 0 17 1/2
9-16.....	4 50 0 00	Zinc:		Calfskins, No. 2.....	0 09 0 00	Crown Acme.....	0 17 0 18 1/2
3/4.....	4 45 0 00	Spelter, V. M., per 100 lbs	7 00 0 00	Horsehides, No. 1.....	0 00 2 00	American W. W.....	0 20 0 21
1/2.....	4 40 0 00	Sheet.....	0 06 1/2 0 03 1/2	" No. 2.....	0 00 1 50	Astral.....	0 21 1/2 0 22 1/2

—Windsor Mills, Que., will spend \$25,000 for water works.

—The annual meeting of the Canadian Packers' Association was begun in Toronto on the 11th inst. As the Association embraces most of the prominent canners of the Dominion, the annual meeting was looked forward to as of considerable importance, inasmuch as for the prices for the year are, as a rule, fixed during the session. This year the packers decided to leave the price schedule over to midsummer. This action was taken because the price of tin had increased, and an increase in the cost of canning products is expected. Last year canned goods had a large sale, but the greater part of the pack was sold in June, and speculators had a heavy share of the profits. It was decided that no futures should be offered or sold this year before July 2nd. The President of the Association, W. A. Ferguson, who has been for three years at the head of the organization, has retired, the Vice-President, W. T. Mathews, being elected to that office. The other elections were:—D. Marshall, Vice-President; W. C. Breckenridge, Secretary-Treasurer, and J. B. Dolan and J. J. Nairn, auditors.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, JAN. 11, 1900.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Class.	\$ c. \$ c	Salt—Continued.	\$ c. \$ c.	Capstan Cigarettes, 10s. 50s.	\$ c. \$ c.	Ports—	\$ c. \$ c.
United inches, 00 to 25.....	0 00 2 00	Special Dairy, per bbl. quarters	2 00 2 50	Gold Flake, 10s, 50s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 26 to 40.....	0 00 2 10	Spl Cheese Salt p bag 200lb	0 45 0 50	Three Castles, 10s, 50s.....	0 20 1 00	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 50	Turk's Island per bush....	0 30 0 35	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & May's Ports gal.	2 10 5 50
do 51 to 60.....	0 00 4 75			Gerth's Smoking, per lb....	0 00 1 60	Sherris—Per artin'.....	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warter's Sherries....per gal.....	2 00 5 50
Lead pure 50 to 100 lb. kgs.	0 00 6 75	No. 1 Black Chewing, cads	0 50; 0 65; 0 65	Fleece.....	0 19 0 21	Clarets—	
do No. 1.....	0 00 6 37 1/2	No. 2 do	0 69 0 00	do clothing.....	0 00 0 00	St. Juliens.....	2 60 2 65
do No. 2.....	0 00 6 00	Old Chum, in pkg., 10s and 12s	0 00 0 82	Tub Wash.....	0 00 0 00	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 00 5 62 1/2	Old Chum, in tins, lbs. and 1/2s	0 00 0 82	Pulled, combing.....	0 00 0 00	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 50 5 00	Old Chum, in tins, lbs. and 1/2s	0 00 0 82	do super.....	0 00 0 00	J. Calvat & Co.....	4 50 40 00
Red Lead.....	5 00 5 50	Old Chum, 1-6 tins.....	0 00 0 95	do extra.....	0 23 0 24	Champagnes—	
Venetian Red Eng'l.....	1 50 1 75	Puritan, in pkgs., 1-12s.....	0 00 0 85	B. A. Scoured.....	0 54 3 60	Pommery, Fils & Co.....	28 00 30 00
Yel. Ochre, French.....	1 25 3 00	Old Chum, 1-6 tins.....	0 00 0 85	Natal.....	0 00 0 00	G. H. Mumm.....	28 00 30 00
Whiting, ordinary.....	0 65 0 60	do 1/2 lb. tins.....	0 00 0 85	Cape, greasy.....	0 25 0 25	Perrier, Jonet & Co.....	28 00 30 00
do Gilders.....	0 65 0 70	do 1 lb. tins.....	0 00 0 83	do cleaned.....	0 00 0 70	Brandies—Hennessy ..gal. 1 Star.....	7 00 8 50
do Paris, do	0 85 1 00	Cut Cavendish, in pkg., 1-10s	0 00 0 80	Australian greasy.....	0 00 0 80	1 Star.....	12 75 14 00
English Cement, cask.....	2 50 2 60	Durham, in bags, 1-12s and 1-6s	0 00 1 00	scoured.....	0 00 0 00	Scotch Whiskeys	
Belgian Cement.....	2 00 2 20	Durham, 1 lb. drums.....	0 00 1 00	Waste.		Dewars Scotch extra spec.	13 25 13 00
Fire Bricks per 1000.....	18 00 26 00	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	No. 1, White Cotton.....	0 07 0 08	do Spl. Liqueur.....	9 25 10 00
Fire Clay.....	1 50 1 75	do Smoking Mixture,	0 00 0 95	" 2, " ".....	0 06 0 07	Gin—	
Rosin.....	2 75 4 50	Ritchie's Smoking Mixture,	0 00 0 80	" 3, " ".....	0 06 0 06	De Kuypere red cases.....	11 30 11 50
Glue—		Unique, 1-15 pkgs.....	0 00 0 66	No. 1, Colored Cotton.....	0 04 0 05	do green do.....	5 90 6 00
Domestic Broken Sheet.....	0 13 0 15	do in pkgs., 1 lb.....	0 00 0 61	" 2, " ".....	0 04 0 04	do hds.....	3 00 3 15
French Casks.....	0 11 0 13	O. K. Mixture, in pks., 15s.	0 00 0 61	" 3, " ".....	0 03 0 04	Irish Whisky—	
do bris.....	0 00 0 14	Plug Tobaccos—		Wines, Liquors, &c.		Geo Roe & Co. 1 star, qts	9 50 0 00
American White, bris.....	0 16 0 20	Ritchie's Derby Smoking,	0 00 0 63	Alc—English.....	2 50 2 55	do do 3 stars, qts	9 70 10 50
Coopers' Glue.....	0 20 0 25	Solace, 3s, 8s and 16s.....	0 00 0 63	do.....	1 62 1 87	John Jamieson & Co.....	9 50 11 50
Golden Ochre.....	0 04 0 04	Ritchie's Old Virginia Smok-	0 00 0 70	Porter—		Angostura Bitters, per	14 50 15 00
Brunswick Green.....	0 04 0 10	ing Twilet, 3 1/2s.....	0 00 0 70	Dublin Stout.....	2 40 2 45	case of 2 doz.....	14 50 15 00
Brench Imperial Green.....	0 12 0 16	Old Virginia Solace, 3 1/2s.....	0 00 0 70	do do.....	1 57 1 62	Banagher Irish Whisky, qts	9 75 10 25
Vermillionette.....	0 12 0 40	Ritchie's Old Chum Chewing	0 00 0 67	Spirits Canadian—per gal.	4 65 0 00	do do per gal	4 00 4 25
Genuine Quicksilver.....	0 75 0 90	Solace, Thick and Thin 9s,	0 00 0 67	Alcohol.....	4 65 0 00	Watson's Old Irish, qts, prcs	6 75 7 75
No. 1 Furnit's Varn'h, pr. gl	0 60 0 65	(6 lb. cads)	0 00 0 67	Spirits.....	4 25 0 00	do do pts per cs.	7 75 8 75
do do	0 75 1 00	Standard, 9 1-3s, 6 lb. cads.....	0 00 0 67	do.....	2 25 0 00		
Brown Japan.....	0 65 1 20	do Thin, 9s.....	0 00 0 67	Club Whisky.....	3 60 0 00		
Black Japan.....	0 50 1 00	W. D. & H. O. Wills,	0 00 0 50	Corby's IXL Rye, qts.....	8 00 8 50		
Orange Shellac, No. 1.....	1 80 2 00	(E. A. Gerth, agent.)	0 00 0 50	" XTC ".....	6 00 6 50		
do do Pure.....	2 00 2 20	Westward Ho, 1/2 lb. tins.....	0 00 0 75	Rye Whisky.....	gal. 2.35		
White do.....	2 25 2 40	Meridian (Cavendish 1/2 lb.)	0 00 0 75	Canadian Wines	cases gal.		
Pinty Bulk per cask.....	1 75 1 85	Traveller.....	0 00 0 50	Golden Diana, qts.....	6 00 0 00		
Parisgreen in drum 1 lb pk.	0 12 1/2 0 19 1/2	Three Castles.....	0 00 0 50	Fine Old Port ".....	5 00 1 25		
Salt.		Bristol Birds Eye.....	0 00 0 50	Niagara ".....	5 00 1 25		
Liverpool per bag.....	0 40 0 45	Capstan Navy Cut.....	0 00 0 50	Burgundy ".....	4 50 1 00		
Canadian, in small bags.....	2 10 3 00			Claret ".....	4 50 1 00		
Canadian, Quarters.....	0 27 1/2 0 50			Dry Concord ".....	4 50 1 00		
Factory Filled per bag.....	0 90 1 25						
do Quarters.....	0 27 1/2 0 35						

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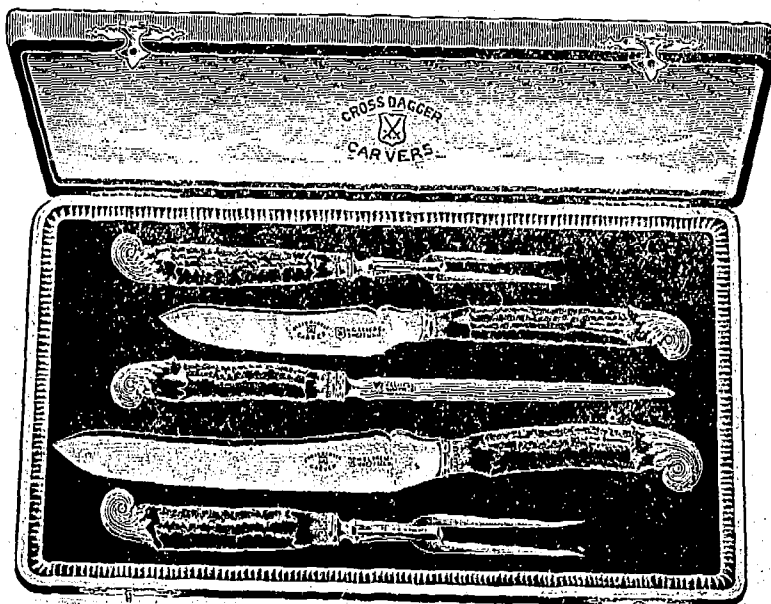
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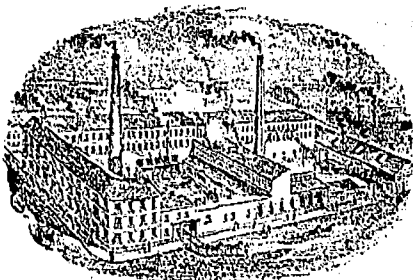
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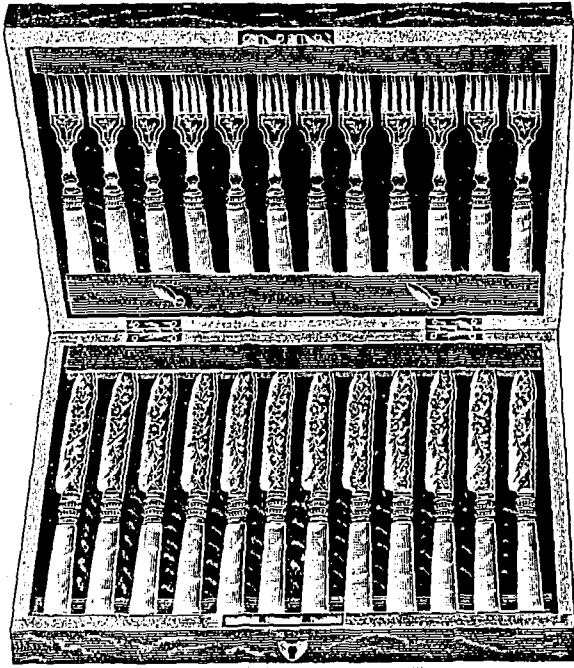
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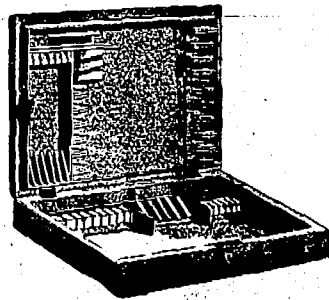
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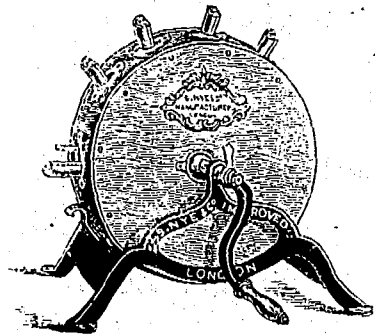


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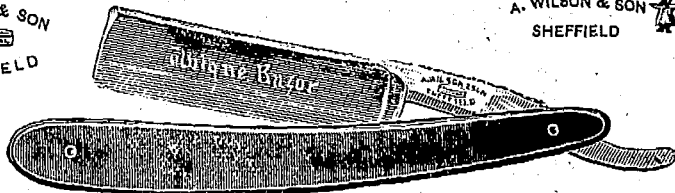
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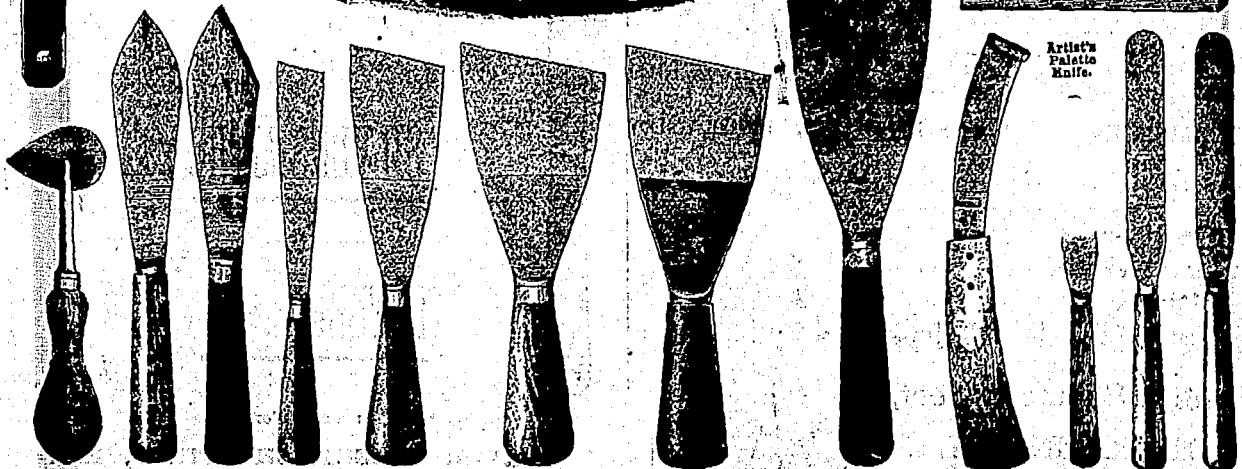
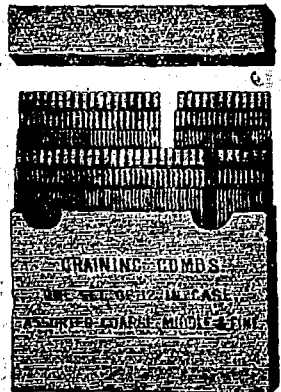
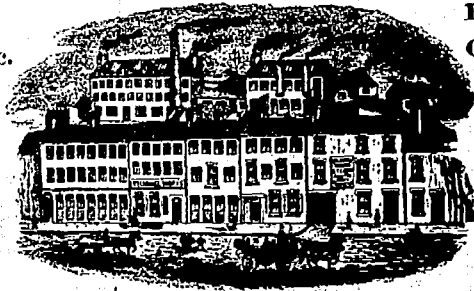
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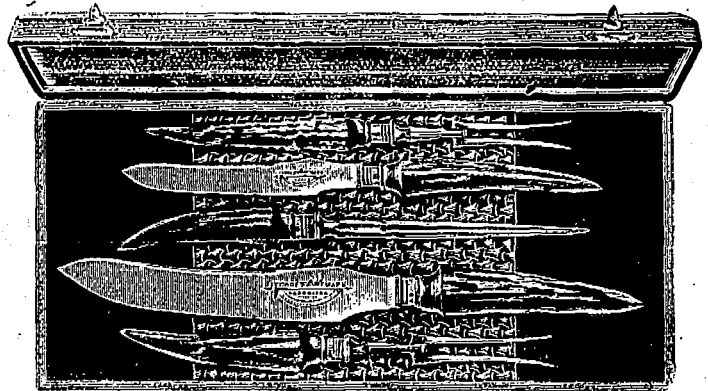
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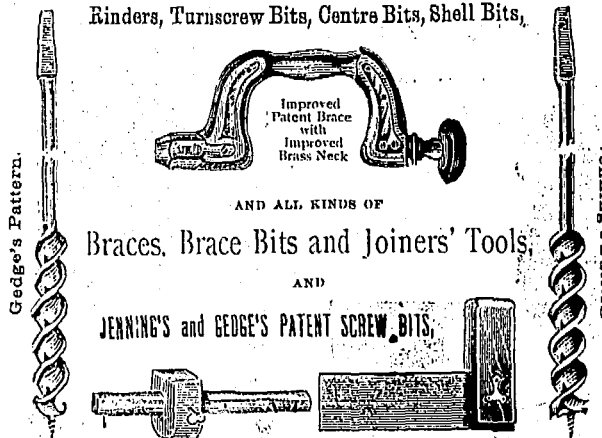
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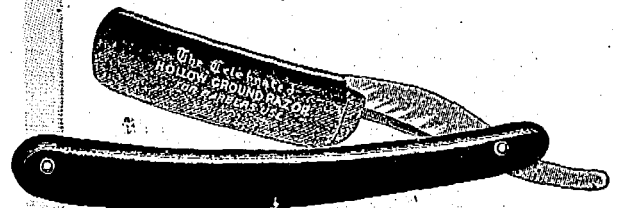
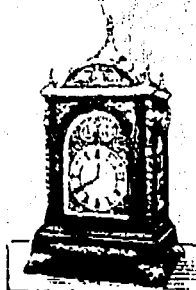
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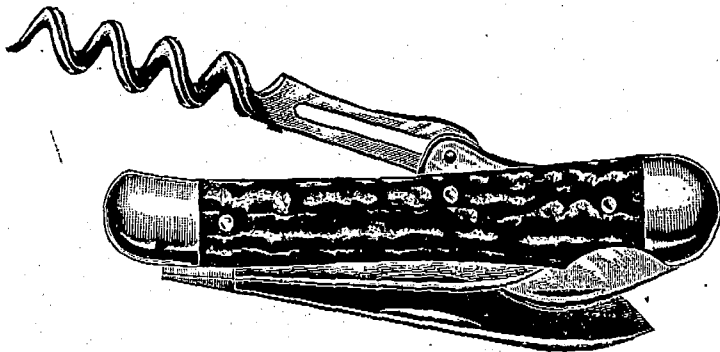
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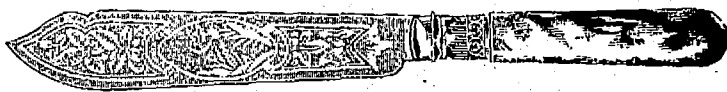


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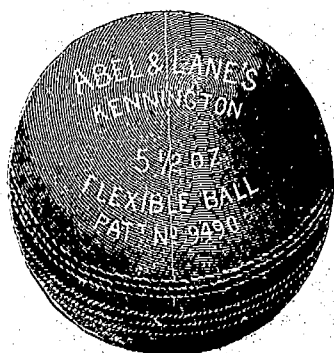
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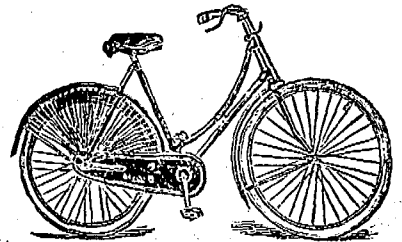
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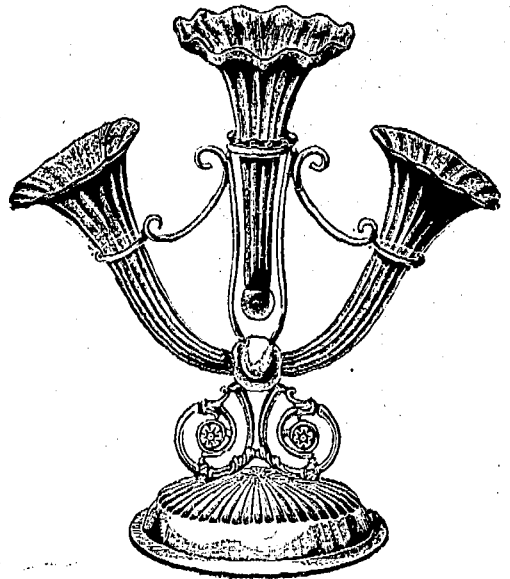
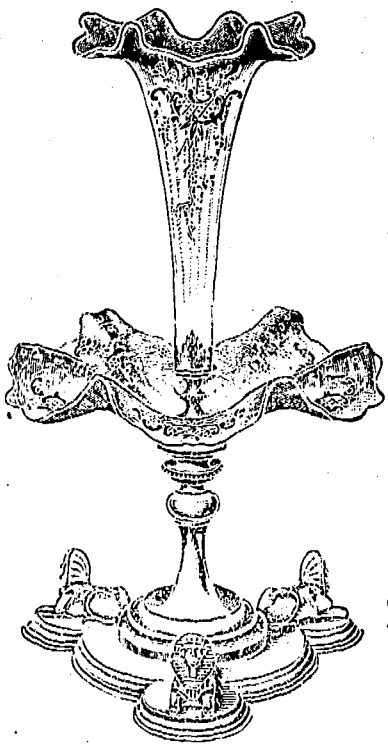
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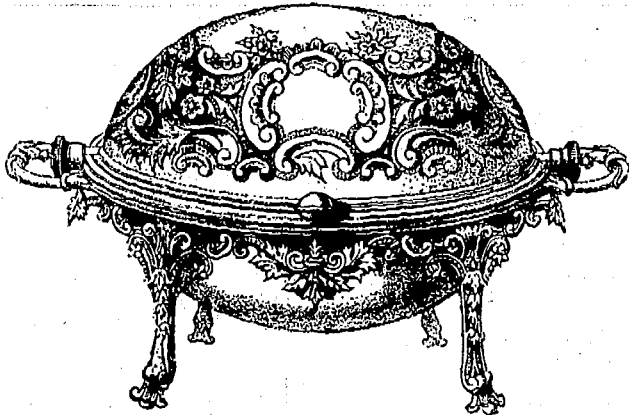
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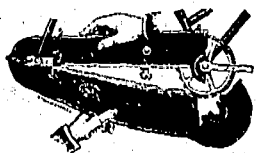
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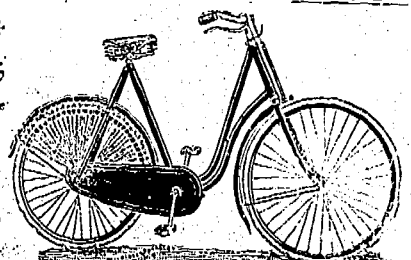
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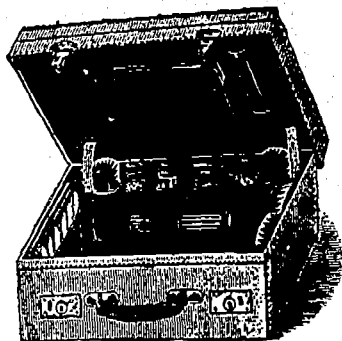
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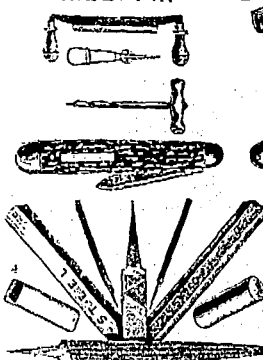
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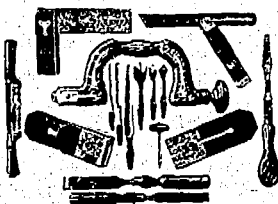
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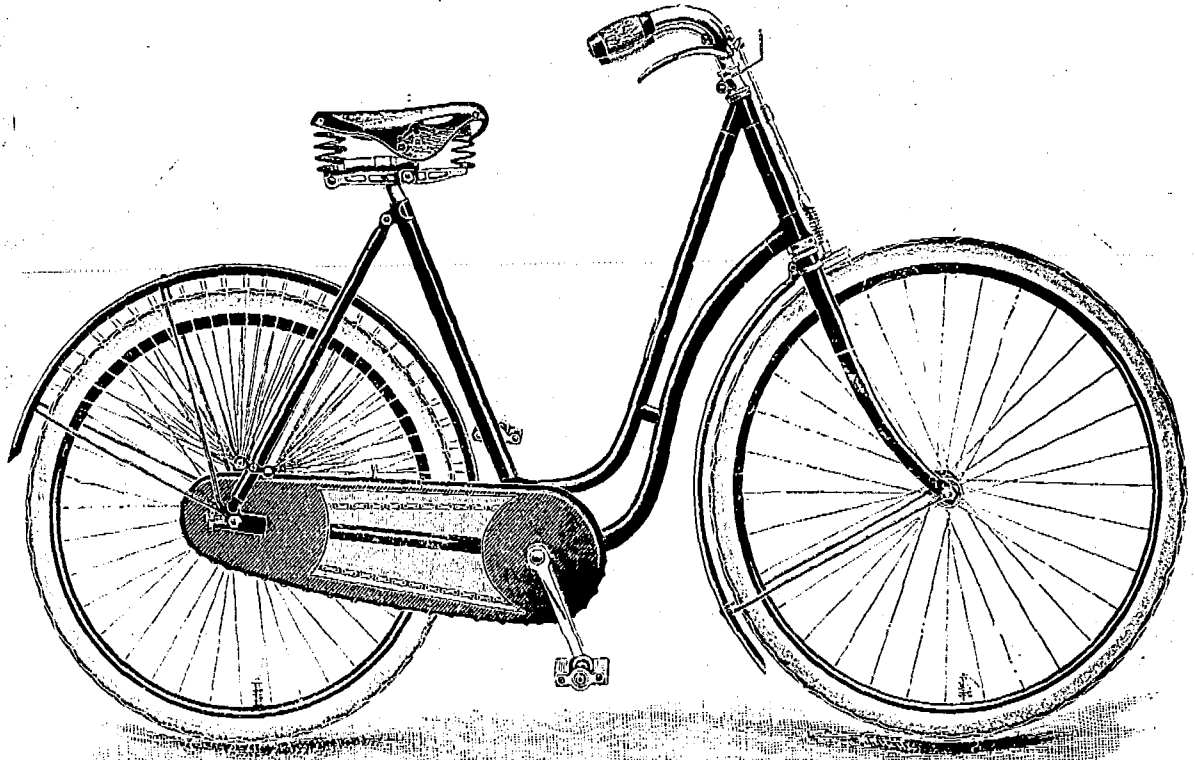
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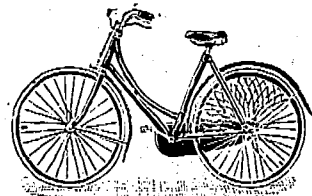
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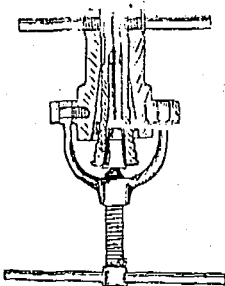
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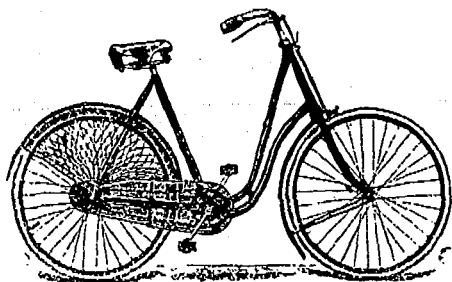
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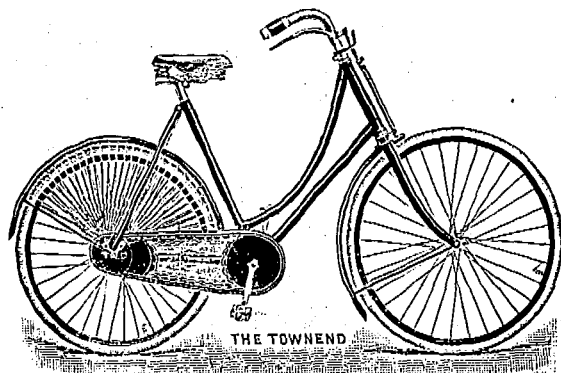
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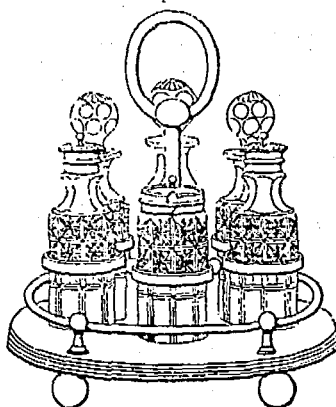
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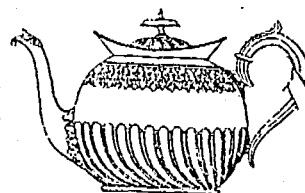
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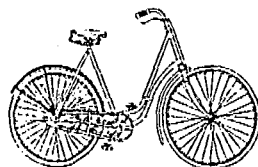
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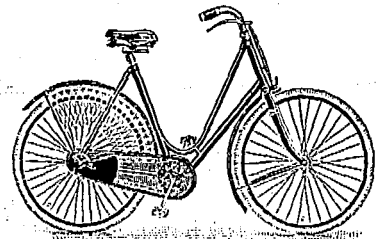
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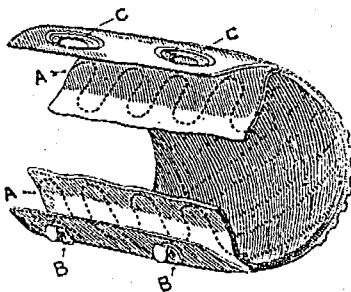
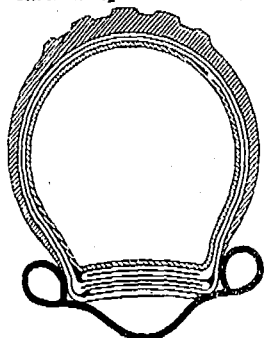
1899 Lists sent on Application.

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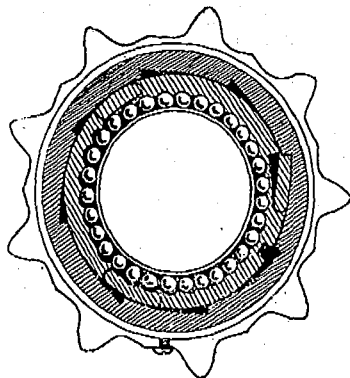
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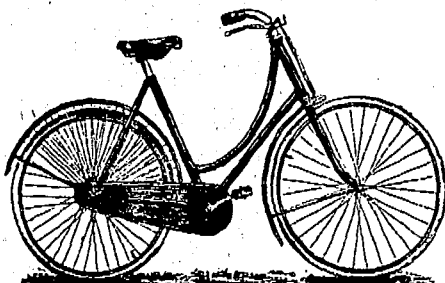
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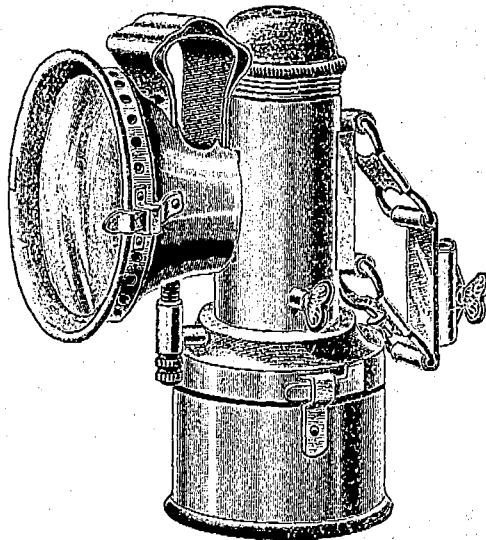


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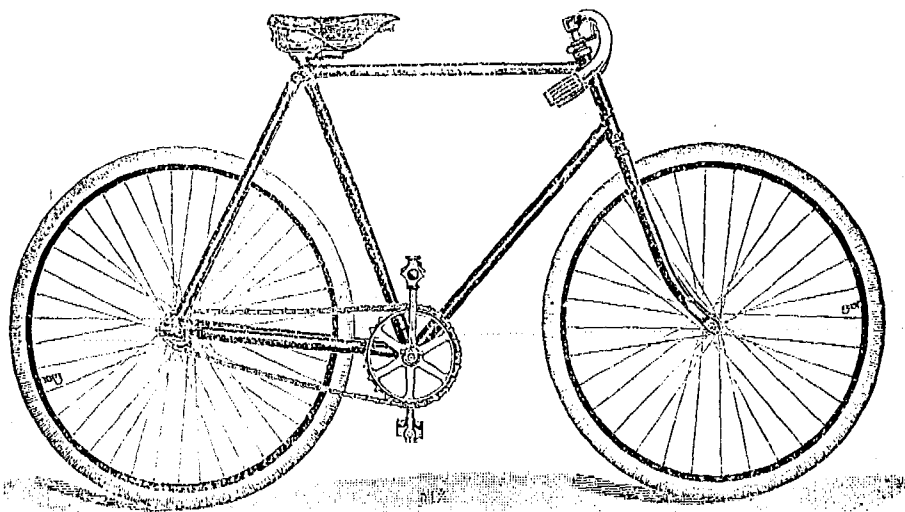
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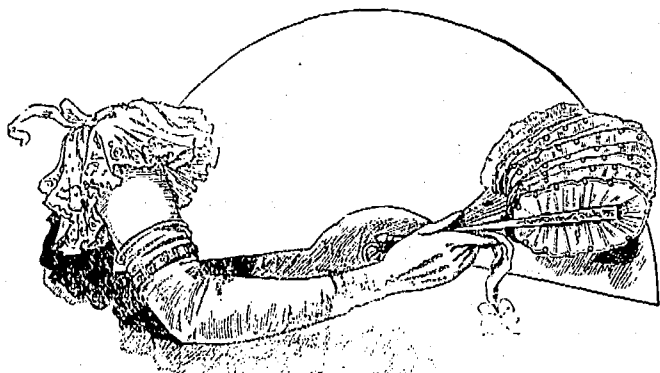


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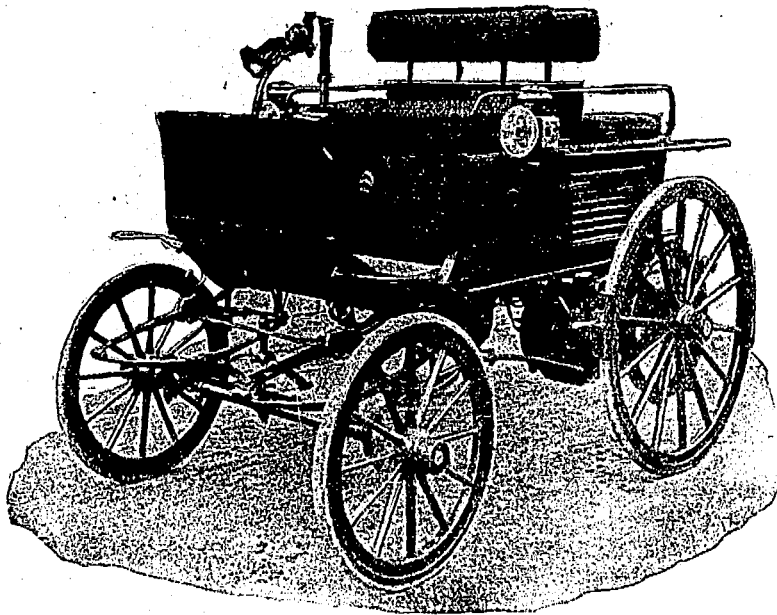
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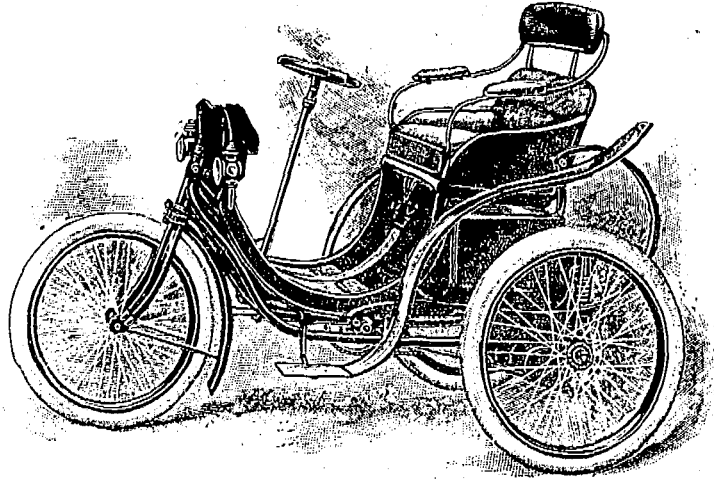
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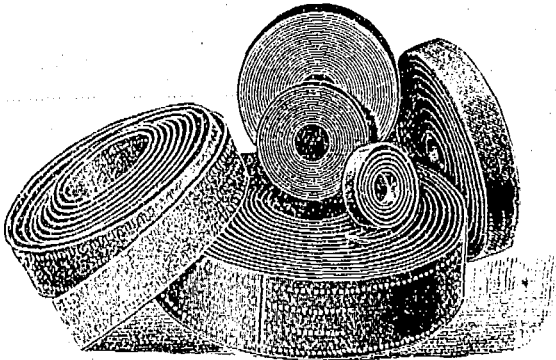
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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotation per ct.
British American Fire and Marine....	15,000	2 1/4-6mos.	100	\$50	122 1/2
Canada Life.....	2,500	5-6mos.	400	50	.....
Confederation Life.....	10,000	7 1/2-6mos.	100	10	.....
Western Assurance.....	25,000	5-6mos.	40	20	159
Guarantee Co. of North America.....	13,372	6	50	50	.....

BRITISH AND FOREIGN.—Quotations on the London Market, Jan. 6, 1900, Market value p. p'd up sh.

Company Name	Capital	Dividend	Share Value	Amount Paid	Quotation
Alliance Assur.	250,000	8s. p.s.	20	2 1-5	9 1/2
Atlas	24,000	24 p.s.	50	6	10 1/4
British and Foreign Marine	67,000	25	20	4	28 1/2
Caledonian	21,500	12s. p.s.	25	6	20 1/2
Commercial U. Fire, Life and Marine	50,000	27 1/2	50	6	36 7-11
Guardian Fire and Life	200,000	9	10	5	39 1/2
Imperial Fire	60,000	25	30	5	40 1/2
Lancashire Fire	136,493	5	30	5	10
Lion Fire	100,000	3	8 1/2	2 1/2	26
London and Lancashire Fire	35,100	22	25	1 1/2	3 1/2
London Assurance Corporation	35,862	20	25	2 1/2	15 1/2
London & Lancashire Life	10,000	10	10	2	53
Liv. & Lon. & Globe Fire and Life	391,752	30	St.	2	7 1/2
Northern Fire and Life	30,000	23 1/2	100	10	44
North Brit. & Merc. Fire and Life	110,000	30s. p.s.	25	6 1/2	73
Norwich Union Fire	11,000	33 1/2	100	5	35 1/2
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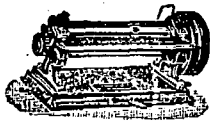
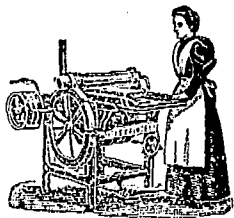
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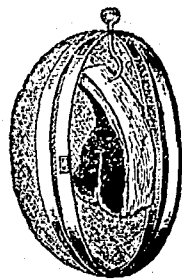
2 & 2a, Northampton Square,

LONDON, E.C., ENGLAND

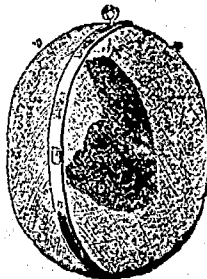
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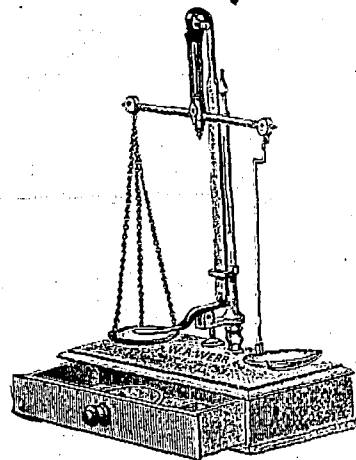
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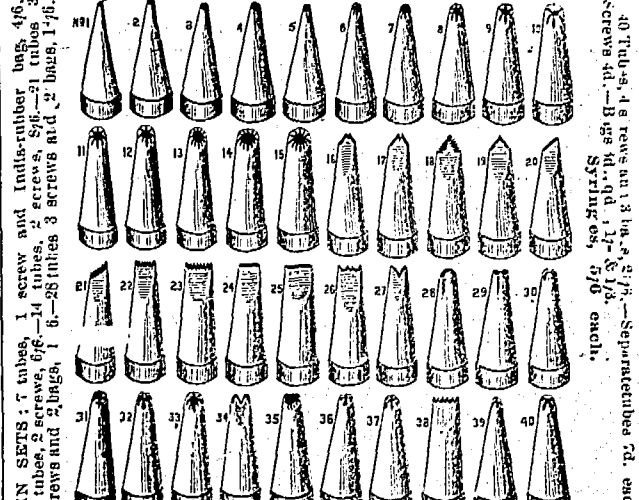
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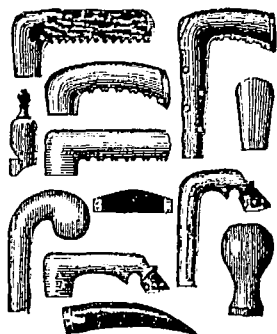


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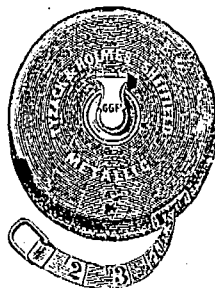
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	1875, 5 p. c.	108 109
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	1883, 5 p. c.	112 114
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100	1st M. Bds	132 125
10	Buffalo & Lake Huron £10 shr	134 133 1/2
100	do 5 1/2 p. c. 1st mort	141 145
201	do 2nd mort	141 145
	Can. Central 6 p. c. M Bds. Int.	
	guar. by Gov	
	Canadian Pacific \$100	118 116
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	1st M	100 102
100	Grand Trunk of Canada Ord. stock.	6 1/2 7 1/2
100	2nd equip. mtg. bds. 5 p. c.	133 131
100	1st pref. stock	84 1/2 84 1/2
100	2nd pref. stock	54 1/2 54 1/2
100	3rd pref. stock	20 1/2 21
100	5 p. c. perp. deb. stock	132 135
100	4 p. c. perp. deb. stock	164 166
100	Great Western shares, 5 p. c.	130 133
100	Hamilton & N. W., 6 p. c.	108 105
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100	Montreal & Champlain 5 p. c. 1st	
	mtg. bds	100 102
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	Quebec Central, 5 p. c. 1st Inc. Bds.	48 46
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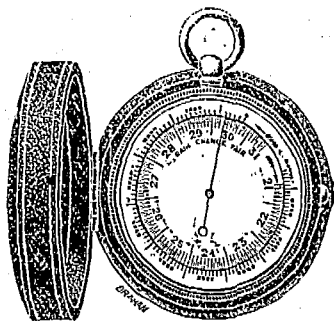
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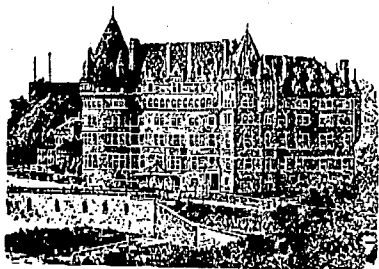
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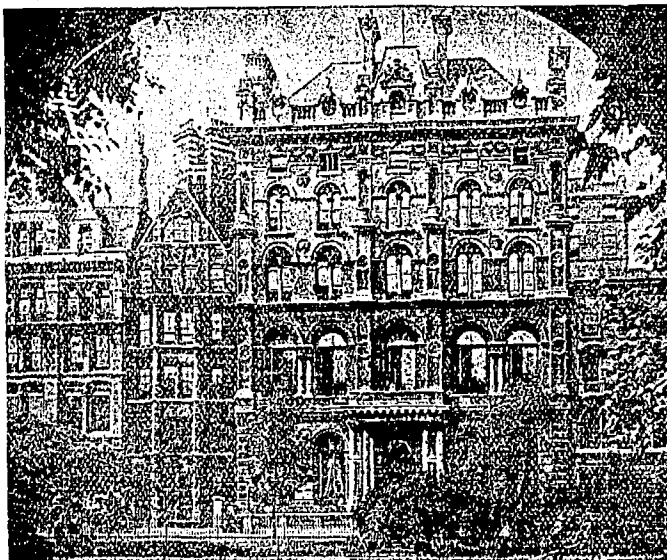
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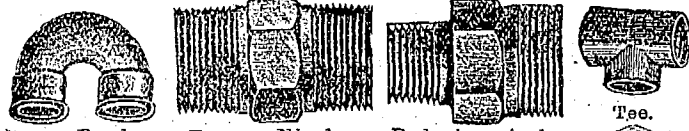
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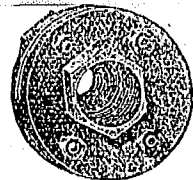


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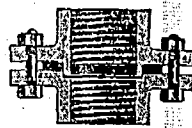
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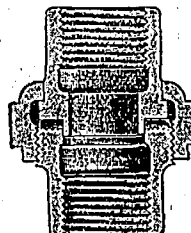
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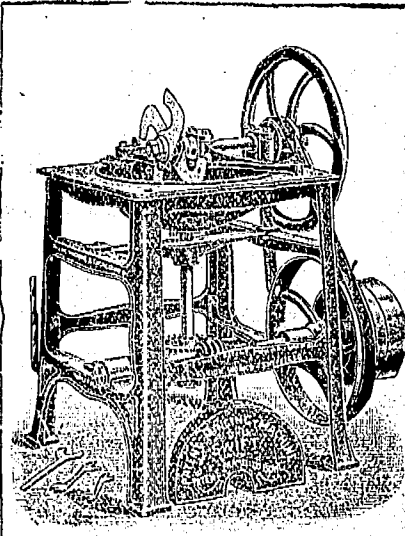
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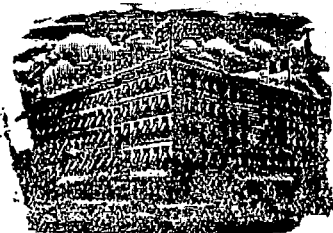
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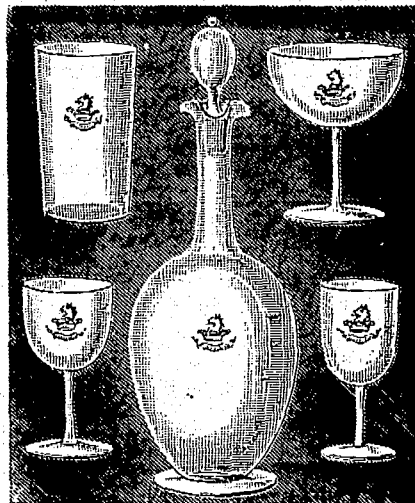
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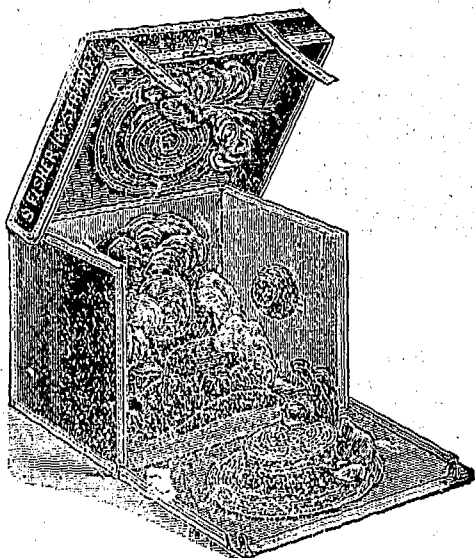
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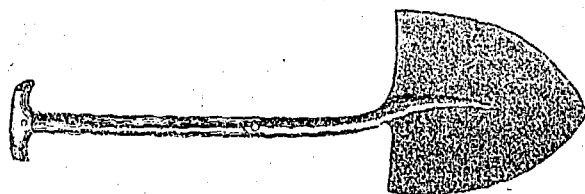
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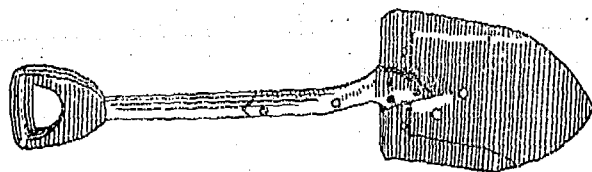
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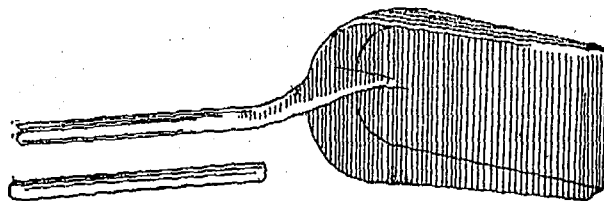
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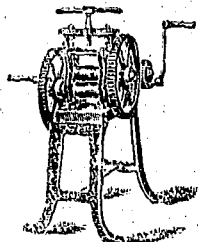
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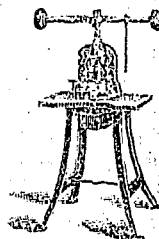
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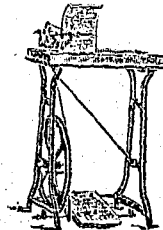
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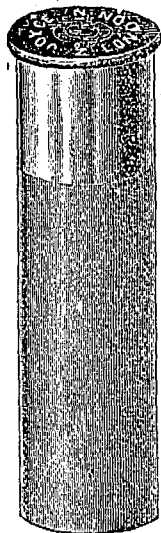


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E. CRAY & SON. 86 GOSWELL RD., London, E.C., England.

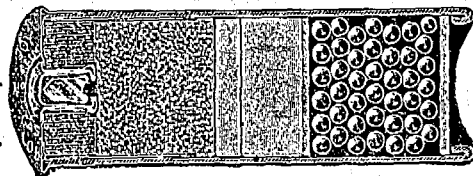
Established 1820.



Joyce's Ammunition.

THE OLDEST HOUSE IN THE TRADE.

Unsurpassed for -
Quality of - - -
Manufacturers. -

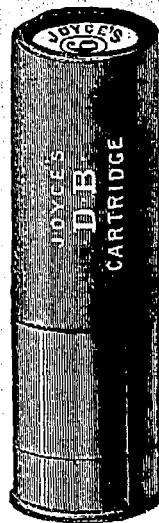


The Largest - - -
Manufacturers of
Percussion Caps -
in the World. - -

LOADED WITH ALL THE KNOWN POWDERS—BLACK, NITRO, & CONDENSED NITRO.

F. JOYCE & CO., LTD.,

7 SUFFOLK LANE, UPPER THAMES STREET London, E.C., England.



JONES & FIRMIN,

120 Blackfriars Road, London, S.E., ENGLAND.

DESIGNS & ESTIMATES...

ART GLASS WORKS.

Every description of Ornamental Glass requisite for
Hotels, Taverns, Public and Private Buildings, &c.

PLAIN AND PAINTED MIRRORS,
EMBOSSED AND STAINED GLASS,

BRILLIANT CUTTING, BEVELLING, &c.

Brousson's Agencies, Ltd.,

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

The best medium to secure a permanent supply of the latest

ENGLISH & CONTINENTAL

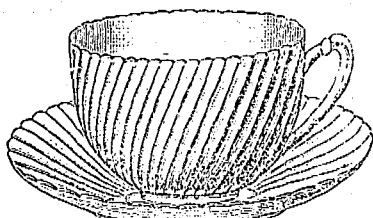
China, Glass & Earthenware Goods

At makers' own lowest prices with highest discounts.Correspondence in all

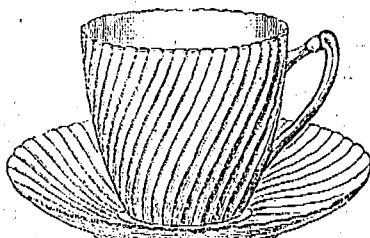
IMPROVED "QUEEN'S" WHITE CHINA.

.....MADE IN ENGLAND.....

TRADE ONLY SUPPLIED.



LOW



TALL.

Teas & Supper, 2s. 9d. doz. ; Breakfast & Supper, 4s. 3d. doz. ;
40 p. Tea Set, 6 in. Muffin, 6s. 6d. set.

This shape is modelled throughout with all accessories. The "Queen's" is the best selling White China
in England and is sure to become a favorite in Canada wherever shown.

All Current English China Supplied . . . Watch this advertisement from week to week.

Getting what you want.

There is always genuine satisfaction in knowing that you will get just what
you want when you trust your orders for Printing to us—because we not
only make a special study of the requirements of each order, but also give
due regard to taste and effect

171 St. James St.....

Journal of Commerce.

BAYLISMFG. CO'Y

Manufacturers of

Varnishes Japans,

White Lead,

Colored Paints

Dry Colors Printing Ink,

Machinery Oils and Axle Grease.

And Dealers in

Painters' & Printers' Materials Generally

16 to 28 NAZARETH STREET,

MONTREAL.

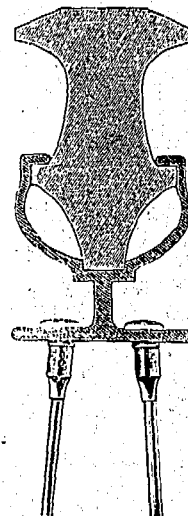
THE

IDRIS WHEEL SYNDICATE,

LIMITED.

14, BARTLETTE BUILDINGS,

Holborn Circus, London, E.C., Eng.



MANUFACTURERS

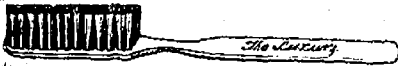
OF THE

Celebrated Idris Wheel,

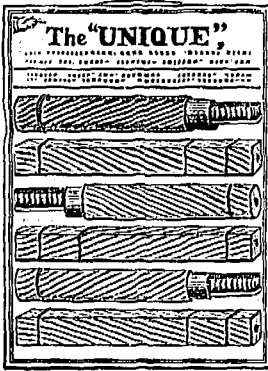
Universally used throughout
the Country.

Machines fitted with the IDRIS
WHEEL can be seen at the Com-
pany's offices, or samples will be
sent.

AGENTS wanted in Canada.



TOOTH and



HAIR BRUSHES

FOR ALL MARKETS.

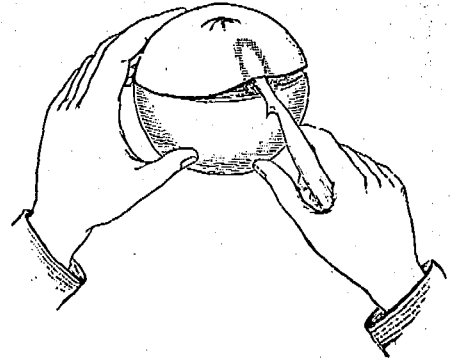
REUBEN WAKELY,

383 KINGSLAND ROAD, . . .

LONDON, N.E.,

→ ENGLAND. ←

PATENT CEMENTED TOOTH BRUSHES.
MANUFACTURER OF



"THE RAPID" Orange Peeler. (PATENT)

CONSUMERS CORDAGE COMPANY, Limited.

MANUFACTURERS OF

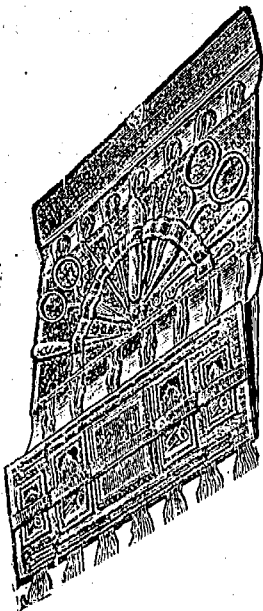
Cordage and Binder Twine

OF EVERY DESCRIPTION.

HEAD OFFICE:
283 St. Patrick Street
MONTREAL.

Fancy Leather and Cabinet Case Manufacturer.

FRANK H. PEACE,



PATENTEE AND MANUFACTURER OF

Dressing Cases,

Bags, Writing Folios,
Jewel Cases,
Outlery Companions,
Purses, Pocket Books,

and all descriptions of Leather
and Cabinet Case Goods.

19 Thavie's Inn, Holborn Circus,
London, E.C., Eng.

and 126 Eldon Street,
Sheffield, Eng.

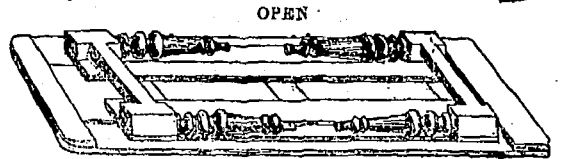
THE LYLE COMPANY, LTD.

CABINET MAKERS,

Patentees of Folding Tables & Rout Seats.



PERFECTLY
RIGID.



FOLDED

Send for Price List to
28 HARRISON STREET, London, W.C., Eng.

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized.....\$1,000,000
Capital Fully Subscribed.....400,000

"Deposit made with the Dominion Government for the protection of Policyholders."

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS,

183 St. James Street (Temple Building),
Montreal, Canada.

The Canada Accident Assurance Company.

Head Office, MONTREAL.

A Canadian Company for Canadian Business
ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all liabilities including Capital & Reserves.

T. H. HUDSON,
Manager.

R. WILSON-SMITH,
President.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41
 Surplus to Policyholders - - - 717,884.21
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

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

J. K. McCUTCHEON, Supt. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

The Best Company FOR THE BEST RISKS

Is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

The Temperance & General Life Assurance Co'y.

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

If you are in every respect a first class risk, write for literature or consult an agent of the Company.

Hon. G. W. ROSS, President. H. SUTHERLAND, Manager.

HEAD OFFICE, Globe Building, TORONTO.

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

ESTABLISHED 1814.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. " " " " " " \$750,000.00
 Total Assets, over " " " " " " \$1,510,827.88
 Losses Paid since organization, " " " " " " \$16,920,202.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1898

Assets, - \$184,935,690.80

Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,822
Receipts from all sources.....	41,958,145
Payments to Policyholders.....	30,885,472
Whole Life Risks assumed and renewed, 219,308 policies.....	637,726,376
Risks in force, 273, 213 policies, amounting to.....	502,867,478

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

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

Assets \$ 3,137,633.61
 Cash Income..... 785,130.51
 Net Surplus..... 474,023.08
 Insurance in Force..... 20,585,703.00

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

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

Have You

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

New York, April 20th, 1898.

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

Address all communications, Montreal Pharmaceutical Journal,

53 St. Sulpice St., MONTREAL

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman.

WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAML. FINLEY, E. S. CROUSTON.

G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Killer, Esq., Inspector.

Saxe & Archibald, ARCHITECTS

Room 79, Imperial Building, MONTREAL.

Fire. Life. Marine.

Edward T. Taylor & Son

General Insurance Agents,

Money to Loan on Mortgage.

43 St. Francois Xavier St.,

MONTREAL.

Telephone Main 2205.

Accident. Employers' Liability.

"The St. Lawrence" FIRE INSURANCE COMPANY

Incorporated 1886.

Capital - - \$250,000.

Head Office: 10 Place d'Armes,

MONTREAL

J. Gustave Lavolette, Pres. F. Gauthier, Man.

If You Want...

CUTS for Effect

Catalogue Illustrations
 WELL AND QUICKLY DONE.

—SEND TO—

DENNISON, PHOTO-ENGRAVER

2264 St. Catherine St. MONTREAL.

Business Guarantees.

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

Gain in Insurance in force 1898
\$67,000,000

AN UNPARALLELED RECORD.

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 130 Prince William St., St. John, N. B.
TORONTO BRANCH, 20 King St., East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON,

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

Established 1809.

North British & Mercantile

Insurance Company.

Total Funds, Dec. 1896, \$67,244,580.00
Canadian Investments, 6,466,460.08

Directors:

Henri Barbeau, Esq. W. W. Ogilvie, Esq.
Arch'd Macnider, Esq.

Thos. Davidson, Managing Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

C. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - 1794.

Cash Assets, - \$10,004,697.55.

Authorized Capital, - - - - -	\$3,000,000.00
Capital Subscribed & Paid-up, - - - - -	1,250,000.00
Deposited with Receiver General in Canada, - - - - -	110,934
Annual Income, - - - - -	7,000,000.00
Surplus beyond liabilities and Capital Stock, - - - - -	3,264,392.15

Geo. L. Chase, President.
P. C. Royce, Sec'y, Thos. Turnbull, Asst. Sec'y.
Chas. E. Chase, Asst.-Sec'y.

C. Ross Robertson & Sons, Agents
11 Hospital Street, MONTREAL.

CONFEDERATION

LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.

Cash Values,

Paid up Policies,

Extended Insurance.

GUARANTEED IN THE POLICY

Montreal Office:

174 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.O

AGENTS WANTED!

General, Special, District and Local Agents Wanted in unrepresented Territory in Quebec, Ontario, Nova Scotia New Brunswick, Manitoba, British Columbia and the Territories by

THE ROYAL-VICTORIA LIFE INSURANCE CO. OF CANADA.


CAPITAL \$1,000,000.

Good Contracts will be given to Good Agents.

Applications to the General Manager will receive prompt attention and be considered confidential.

DAVID BURKE, General Manager, MONTREAL.

THE TRIUMPH OF THE CREATION
IS THE CREATION OF THE TRIUMPH.

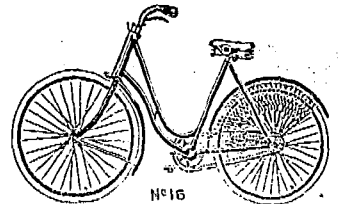


Priority Works,
COVENTRY AND LONDON.

Triumph Cycle Co.,

LIMITED.

COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,840,000.00

Income for Year ending 31st December, 1898, over - 2,200,000.00

Head Office. - Toronto, Ont.

Hon. Geo. Cox, Pres., J. J. KENNY Vice-Pres. & Man.-Dir
C. C. FOSTER, Secretary.

I. H. ROUTH & Son, Managers Montreal Branch.
190 ST. JAMES STREET.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL
JAMES McCREGOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, - - - - - \$6,000,000

PAID-UP CAPITAL, - - - - - 1,500,000

TOTAL INVESTED FUNDS OVER . . . 8,000,000

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

G. R. KEARLEY, RESIDENT MANAGER.

(FOUNDED 1825.)

Law Union & Crown Ins. Co., (OF LONDON)

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

Fire risks accepted on most every description of insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.

J. E. E. DICKSON, Manager

Agents Wanted throughout Canada.