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 Risks Accepted at Current Rates.  
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British & Foreign Marine Ins. Co. } or  
 Reliance Marine Ins. Co. } Liverpool  
 Open Policies granted to Importers & Exporters.  
 EDWARD L. BOND, - General Agent for Canada.  
 MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 13. } MONTREAL, FRIDAY, SEPTEMBER 27, 1895. } M. S. FOLEY,  
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Leading Wholesale Houses.

**McINTYRE, SON & CO.,**  
 MANUFACTURERS' AGENTS  
 - AND -  
 IMPORTERS -  
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**DRY \* GOODS**  
 SPECIALTIES:  
 LINENS, DRESS GOODS, KID  
 GLOVES AND SMALLWARES

**VICTORIA SQUARE,**  
**MONTREAL.**

**GRANITE \* MILLS,**  
 ST. HYACINTHE, P.Q.,

Manufacturers of

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

**MONTREAL FELT HAT WORKS**  
 1878—PARIS EXHIBITION—1878.  
 Prize Medal Awarded for our manu-  
 facture of Felt Hats.

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

**FUR GOODS** Of Our Own Manufacture.  
**PLUSH CLOTH AND SCOTCH CAPS,**  
**GLOVES AND MITTS** of English  
 and Domestic Manufacture.

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

To Manufacturers.—We have a large stock of  
 Seal, Persian Lamb and other skins.  
 Trimmings, &c., &c.

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

Leading Wholesale Houses.

**John \* Macdonald \* & Co.**  
 TO THE TRADE.  
 Prepare for the Inevitable Cold Weather  
 and Higher Prices.  
 Our present stock, we will sell, at present prices,  
 without any advance in  
**BLANKETS,**  
 Grey, all wool; WHITE, all wool; WHITE UNION and  
 our SPECIAL GREY UNION  
 Comforters—A full range of sizes  
 Real Eiderdown Quilts—  
 A beautiful assortment to select from.  
 Filling Letter Orders a Specialty. Orders solicited  
 MONTREAL OFFICE: - - 207 ST. JAMES ST.  
 H. PINET, Agent.

**JOHN MACDONALD & CO.**  
 Wellington and Front Streets East, TORONTO.

ESTABLISHED 1862.

**Old Chum,**  
 PLUG and CUT.

**Old Virginia,**

**Derby,**

Plug Smoking Tobaccos  
 are sold by all the leading  
 wholesale houses.

**D. RITCHIE & CO.,**  
 MONTREAL.

MADE BY ORGANIZED LABOR.

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 AND COMPANY,

Merchant Tailors and  
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will find our Stock replete with all the  
 Latest Novelties selected in the Home  
 and Foreign Markets.  
 We have never shown a more extensive  
 line of

**STAPLE WOOLLENS**  
 than we are doing at present.

**Our Tailors' Trimming Dept.**  
 is also more than usually complete.

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White Swiss Spot Muslins,  
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 Just to hand: Full Assortment.

Large Clearing Lines in  
**CANADIAN COTTON GOODS,**  
 PRINTS, SMALL CHECK GINGHAMS,  
 FLANELLETTE SKIRTINGS,  
 CRINKLES & COTTON CREPONS.  
 Full stock **PHEWLEY'S** SERGES AND CHAVENNETTES  
 just opened.

Our Travellers are now showing complete ranges of  
 Fall Samples in Imported and Canadian Goods.

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Our Stock of **Fancy**  
**Goods, Dolls,**  
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is now complete and is larger and more  
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The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

Capital, .. .. . \$300,000  
Reserve, .. .. . 25,000

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J. F. GRANT, .. Cashier.

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Drafts issued on any Branch of the Bank of  
Montreal.

BANQUE D'HOCHELAGA.

Capital Paid-Up, .. \$800,000.  
Reserve Fund, .. 320,000.

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werp—Banque Centrale Anversoise. Berlin, Ger-  
many—Dutch Bank. New York—National Park  
Bank, Importers' and Traders' National Bank and  
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National Bank of Redemption, Third National Bank.  
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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.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

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

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BRANCHES:

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Drayton, Leamington, Sarnia,  
Elmira, Norwich, Strathroy,  
Guelph, North Bay, St. Mary's,  
Guelph, Orillia, Tilsonburg,  
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New York—The American Exchange Nat. Bank.  
Montreal—The Quebec Bank.

HALIFAX BANKING CO.

Incorporated 1872.

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

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H. N. WALLACE, .. Cashier.  
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Business founded 1795, .. New York.

Engravers & Printers of Bonds and  
Stock Certificates

and all other documents requiring security,  
Safety Colors, Safety Papers,  
Safety Colored Work executed in fire-proof buildings.  
Railway Tickets, Maps, Folders and Illuminated  
Show Cards of the most approved styles.  
Numbered, Local and Coupon Tickets of any size,  
pattern, style or device, with Steel Plate Prints,  
Lithographic and Type Printing of all kinds.

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company of Ont.  
TORONTO.

Notice is hereby given that a quarterly dividend  
of one and one-half (1½) per cent. for the current  
three months, being at the rate of six per cent.  
(6 p.c.) per annum, has this day been declared upon  
the Capital Stock of this Institution, and that the  
same will be payable at the Offices of the Company,  
in this City, on and after

TUESDAY, THE FIRST DAY OF  
OCTOBER NEXT.

The transfer books will be closed from the 20th to  
the 30th September, 1895, both days inclusive.

By order of the Board,

E. R. WOOD, Secretary.

The Dominion Savings  
& Investment Society

London, .. .. Canada.

Capital Subscribed, .. .. \$1,000,000 00  
" Paid-Up, .. .. . 932,474 97  
Total Assets, .. .. . 2,541,274 27

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

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

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

Capital Subscribed, .. .. \$1,500,000 00  
Capital Paid-Up, .. .. . 1,100,000 00  
Reserve and Surplus Profits, .. .. 330,027 00  
Total Assets, .. .. . 3,730,575 85

Deposits received and interest allowed at the  
highest current rates.

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

Banking House—King Street, Hamilton.

H. D. Cameron, Treasurer.

—THE—

Western Loan and  
Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE  
LEGISLATURE.

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MONTREAL, P.Q.

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J. S. Bouquet, Esq., .. Vice-President.  
[Manager La Banque du Peuple.]

This Company acts as administrator, executor,  
trustee, receiver, committee of lunatic, guardian,  
liquidator, assignee, etc., also as agent for the  
above offices.

All manner of trusts accepted; moneys invested;  
estates managed; rents, income, etc., collected;  
bonds, debentures, etc. issued and countersigned;  
highest class of securities for sale.

Send for information to the Manager.

W. BARCLAY STEPHENS.

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Varnishes, Japans,  
White Lead,  
Colored Paints  
Dry Colors, Printing Ink,  
Machinery Oils and Axle Grease.

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Buys and Sells Commercial Paper,  
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MONTREAL.

Oceanic Steamships.

ALLAN LINE  
ROYAL MAIL STEAMSHIPS.



Liverpool, Londonderry, Quebec and  
Montreal Royal Mail Service.

From Liverpool.	Steamships.	From Montreal.	From Quebec.
15 Aug. ....	Parisian .....	31 Aug. ..	1 Sept.
22 " .....	*Mongolian .....	7 Sept. ..	7 "
29 " .....	Numidian .....	14 " ..	15 "
5 Sept. ....	Sardinian .....	21 " ..	22 "
12 " .....	*Laurentian .....	28 " ..	28 "
19 " .....	Parisian .....	5 Oct. ....	6 Oct. ....

The Steamers of this service carry all classes of  
Passengers.

The Saloons and Staterooms are in the central  
part where least motion is felt. Electricity is used  
for lighting the ships throughout, the lights being  
at the command of the passengers at any hour of the  
night. Music rooms and smoking room on the  
promenade deck.

Steamers are despatched from Montreal at day-  
light on the day of sailing. Passengers go on board  
between 8 and 11 o'clock the previous evening (Fri-  
day.)

Steamers marked thus \* proceed directly from  
Quebec after embarking passengers at 3 p. m. Satur-  
day and do not stop at Rimouski or Londonderry.

Other Steamers sail from Quebec at 9 a. m. Sunday,  
and from Rimouski at 9 p. m. Sunday, calling at  
Moville (Londonderry) to land Mails and passengers.  
The Laurentian carries First Cabin passengers  
only on the East bound passage.

The Saloons and Staterooms are heated by steam

RATES OF PASSAGE.

CABIN—Per S.S. Parisian, \$50, \$60, \$70 and \$80.

By other Steamers, \$50 and \$60.

A reduction of 10 per cent. is made on Round Trip  
Tickets except on the lowest rates.

SECOND CABIN—

To or from Liverpool, Glasgow, Belfast or Derry, \$30  
Round Trip, \$55.

Steerage to Liverpool, London, Glasgow, Belfast or  
Londonderry, including every requisite for the  
voyage, \$16.00.

Glasgow, Londonderry and New  
York Service.

(Late State Line of Steamers.)

From New Pier foot of W. 21st Street, New York.

From Glasgow.	Steamships	From New York.
16 Aug. ....	State of California .....	31 Aug 8.00 a.m.
30 " .....	State of Nebraska .....	14 Sept 11.30 a.m.
13 Sept .....	State of California .....	28 " 12.00 p.m.
27 " .....	State of Nebraska .....	12 Oct. 10.00 a.m.
11 Oct .....	State of California .....	26 " 11.00 a.m.
25 " .....	State of Nebraska .....	9 Nov 8.00 a.m.
8 Nov .....	State of California .....	23 " 8.30 a.m.
22 " .....	State of Nebraska .....	7 Dec 8.00 a.m.

And fortnightly thereafter.  
Rates: First Cabin, \$40 to \$60. Second Cabin, \$25,  
Return, \$50. Steerage to Glasgow, Belfast, London-  
derry or Liverpool, \$10.

Outfit for Steerage passengers furnished free.

The Steamships State of California and State of  
Nebraska are not surpassed for their excellent ac-  
commodations for all class of passengers. The  
Saloons are forward, Staterooms near the centre of  
the ship, Promenade deck the entire width of the  
vessel, and two-thirds of her length. Electric lights  
throughout, and electric bells in every stateroom.  
No cattle carried.

Glasgow, Quebec and Montreal  
Service.

From Glasgow.	Steamships.	From Montreal on or about
16 Aug. ....	Buenos Ayrean .....	8 Sept.
23 " .....	Norwegian .....	10 "
30 " .....	*Siberian .....	17 "
6 Sept. ....	Pomeranian .....	24 "
13 " .....	*Sarmatian .....	1 Oct.
20 " .....	Buenos Ayrean .....	8 "
27 " .....	Norwegian .....	15 "
4 Oct .....	*Siberian .....	22 "

And weekly thereafter. These Steamers do not  
carry passengers on voyage to Europe.

\*The Siberian and Sarmatian carry passengers  
West bound. The Siberian carries First Cabin pas-  
sengers only on the East bound voyage. Rate \$40  
and \$45.

London, Quebec & Montreal Service.

From London.	Steamships.	From Montreal, on or about.
17 Aug. ....	Monte Videan .....	4 Sept.
24 " .....	Groclan .....	11 "
31 " .....	Brazilian .....	18 "
7 Sept. ....	Rosarian .....	25 "
14 " .....	Austrian .....	2 Oct.
21 " .....	Monte Videan .....	9 "
28 " .....	Groclan .....	16 "

And weekly thereafter. No passengers carried by  
this service.

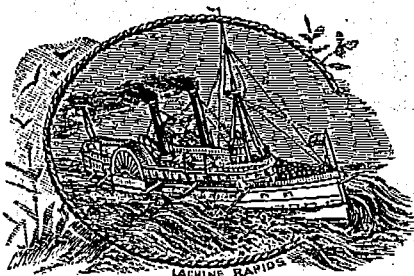
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Portland, Boston or Montreal.

Aug. 7th, 1895.



**Richelieu & Ontario Nav. Co.**

**Toronto Line.**

Leaves every Monday, Wednesday and Friday at 10 a.m.

**Hamilton Line.**

Leaves every Thursday at 4 p.m.

**Are You Aware**

That the hot weather has arrived. Before making arrangements to take your family away for the summer, it would be well to call at our City Ticket Office, 128 St. James Street, opposite the Post Office, where information can be had and the greatest attention paid to the travelling public.

This is the Head Booking Office for the R. & O.

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STRATFORD, MacPherson & Davidson  
TRENTON, MacLellan & MacLellan  
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THORNBURY ..... Wilson & Dyre  
TILSONBURG ..... W. A. Dowler  
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WATFORD ..... Fitzgerald & Fitzgerald  
WELLAND ..... J. Clarke Raymond  
TORONTO ..... Joseph Nason  
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WINGHAM ..... Myer & Dickinson  
WINDSOR, Patterson, Leggat & Murphy  
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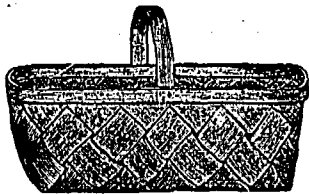
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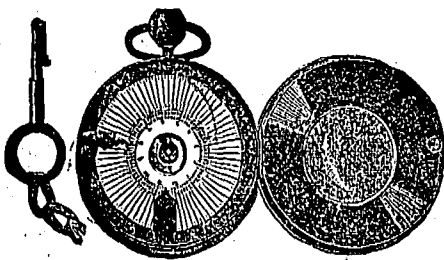
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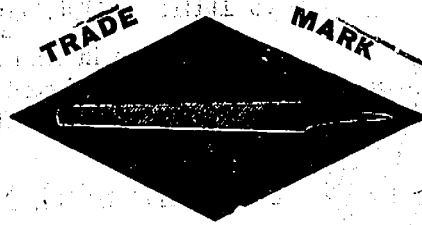
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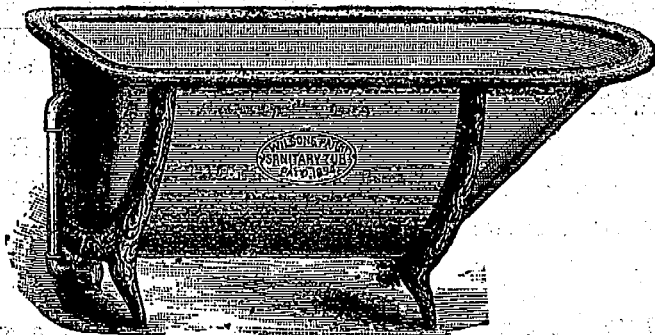
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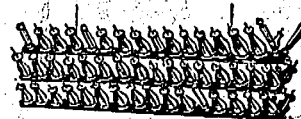
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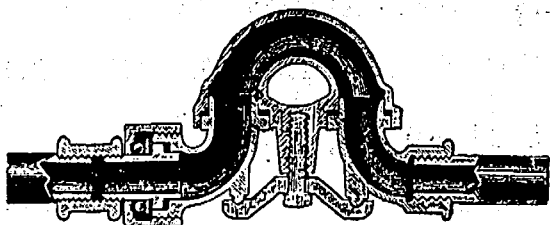


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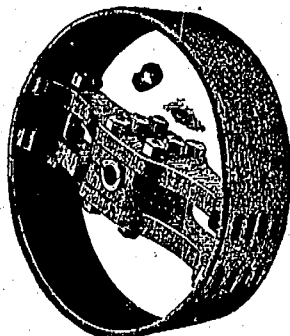
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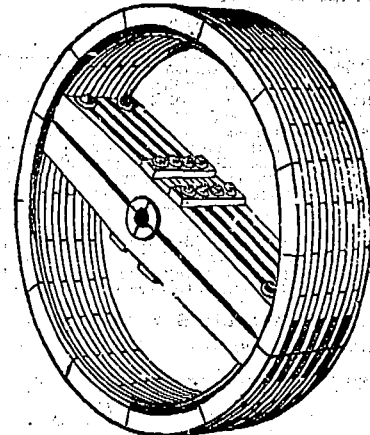
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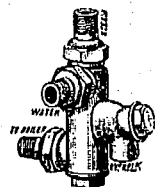
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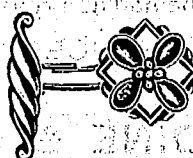
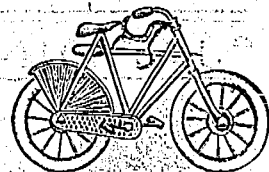
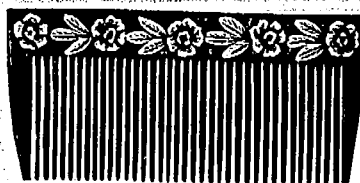
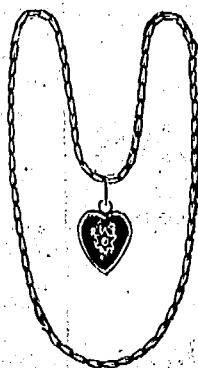
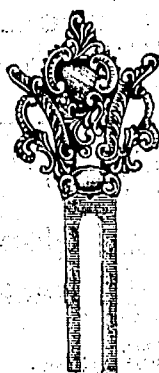
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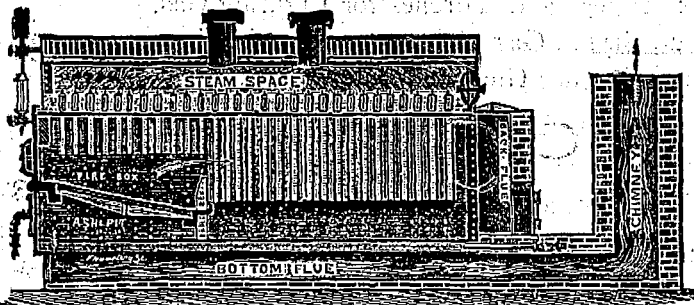
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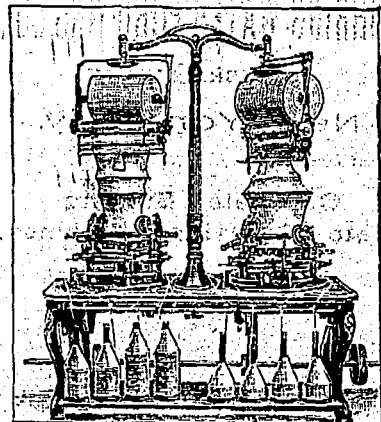
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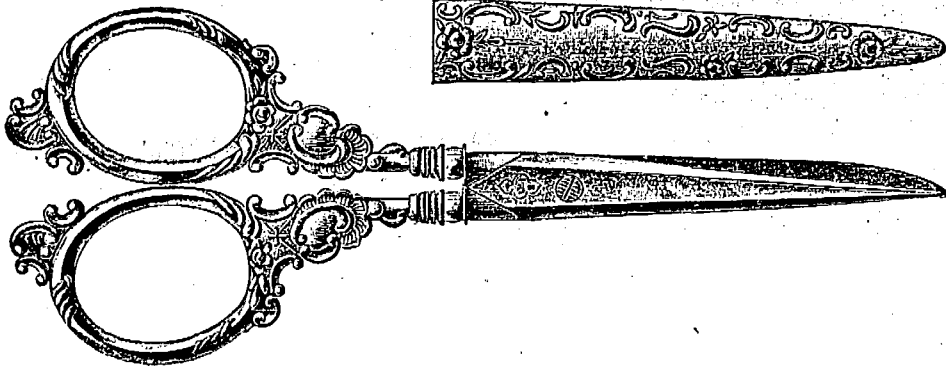
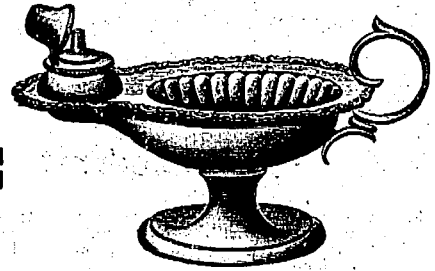
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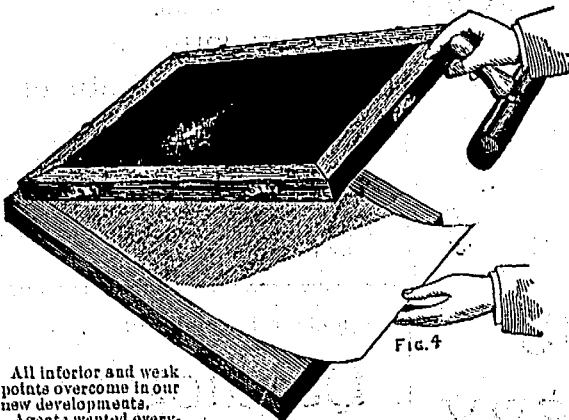


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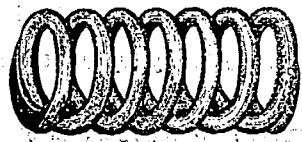
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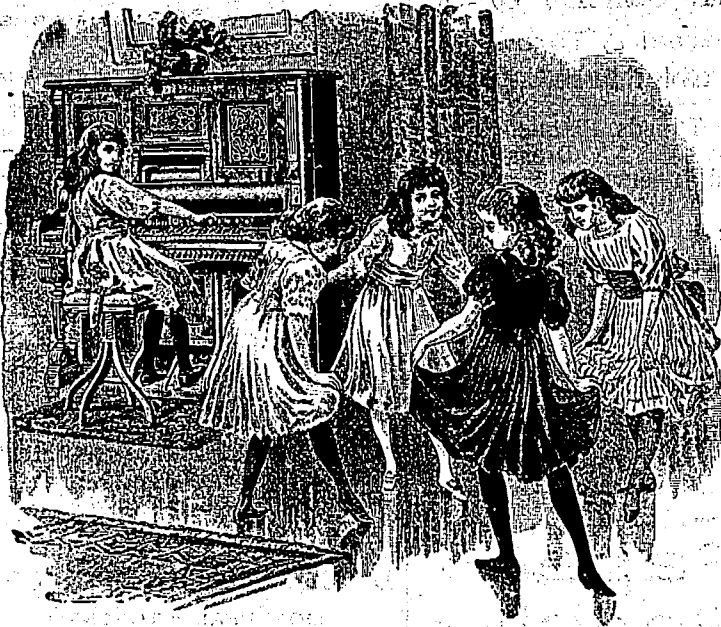
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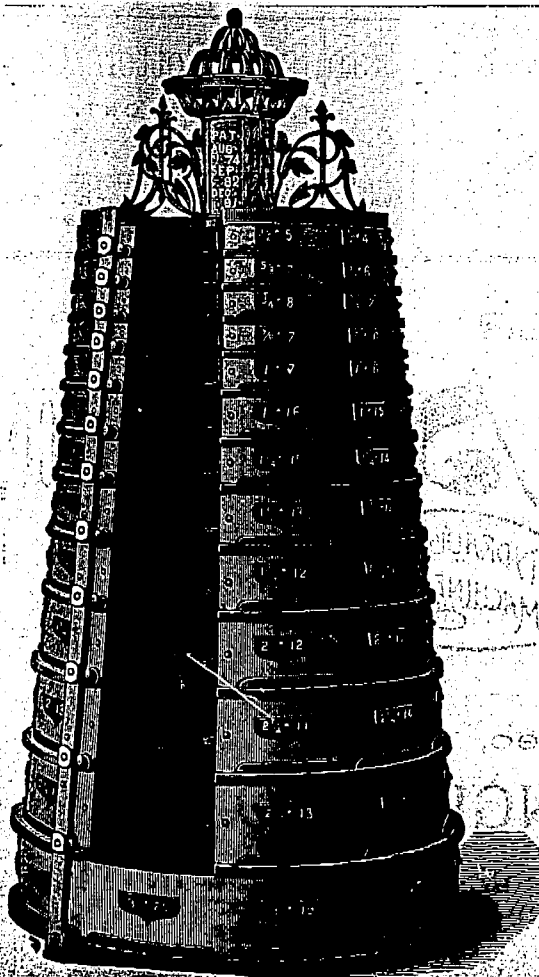
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Address giving particulars.—

**Economist,**

P. O. Box 576, MONTREAL

**W. G. Johnson, M. Am. Soc. C. E.,**

Civil and Hydraulic  
Engineer.

NIAGARA FALLS, N. Y.

Water Power Development  
a Specialty.

**Leading Manufacturers, &c.**

**AUSTIN & ROBERTSON,**  
Wholesale \* Stationers,  
MONTREAL.

All kinds of Printing and Writing Papers and  
Book-Binders' Supplies.

Get our Samples and Quotations.

— THE —

**Dominion Cotton Mills  
Company.**

'MAGOG PRINTS.

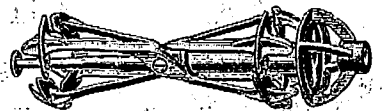
A Full Range of Pure INDIGO PRINTS is now  
being shown to the trade.

Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped  
"WARRANTED INDIGO BLUE."

**D. MORRICE, SONS & CO.,**  
MONTREAL & TORONTO.

Selling Agents.



Above is a Cut of our

**PATENT LEVER FLUE CLEANER,**

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

Box 155. **Frontier Mfg. Co.,** BUFFALO, N. Y.

**Hamilton Cotton Co'y**

HAMILTON, ONT.

Manufacturers of

Cottonades, Derlms,  
Warps and Yarns, Lamp Wicks,  
Twines, Webblings, &c.

STEAM and POWER

FOR ALL DUTIES.

**Pumps**  
& HYDRAULIC  
MACHINERY

**NORTHEY CO.**

LIMITED.

TORONTO,

ONT.

Agents for the Province of Quebec,

**THE LAURIE ENGINE CO.,**

St. Catherine Street, MONTREAL.



**The Canadian Colored Cotton Mills Co.**

**FALL 1894.**

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

See Samples in Wholesale Houses.

**D. MORRICE, SONS & CO.,**  
AGENTS,

**Montreal & Toronto.**

D. A. McCaskill. James S. N. Dougall

**McCASKILL, DOUGALL & CO.**

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

Manufacturers of Fine

**Varnishes, \* Japans and Colors**

**MONTREAL.**

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

**Dominion Blanket & Fibre Co., Ltd.**

MANUFACTURERS,

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

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

**BERMUDA ADVERTISEMENTS.**

**W. T. JAMES,**

General Merchant and Ship Agent,

41 & 42 FRONT STREET,  
HAMILTON, BERMUDA.

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

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

ESTABLISHED 1857.

**B. W. WALKER & CO.,**

GOVERNMENT AUCTIONEERS,

Ship Agents, Commission and Produce Merchants,

—AND DEALERS IN—

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

25 Front Street, - Hamilton, Bermuda.

Consignments solicited. Orders for Bermuda Produce promptly attended to.

E. P. BUCK, W. S. DRESSER,  
President & Gen. Manager. Sec'y & Treas.  
Wm. ANGUS, Vice-Pres. & Agent.

**Royal Pulp & Paper Co.**

(Successors to Wm. Angus & Co.)

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

STORE, 15 Victoria Square, MONTREAL

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

**J. J. MILLOY,**

Merchant Tailor,

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

**MONTREAL.**

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

*Commercial Summary.*

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

—BELL & Co., of Winnipeg, stained glass manufacturers, have purchased W. R. Talbot's bankrupt stock of wall paper at fifty cents on the dollar.

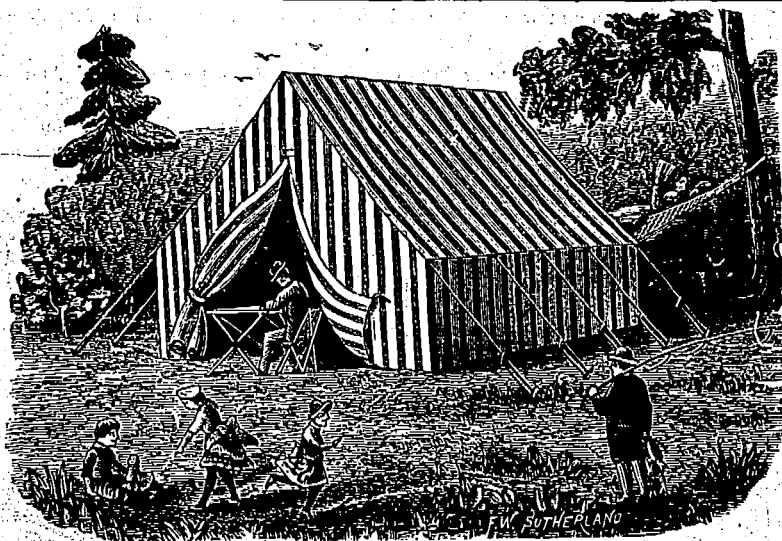
—THE last mail from Macassar states that the supply of cloves, old and new stocks, have been entirely cleaned up, chiefly for London.

—SOME splendid coal seams have been discovered on the line of the new railway in Newfoundland. The coal is considered by experts employed in locating to be equal to anthracite.

—THE weekly crop report issued by the Northern Pacific Railway states that threshing is nearly completed. In the Portage Plains district harvesting was retarded by heavy rains.

—THE Bureau of the American Republic has advised from the Argentine Republic that the acreage of wheat sown for the coming crop is larger than that of last year; the maize and linseed crops are smaller.

—THE Aleppo with 1,500 tons of currants arrived at Liverpool from Vostizza and Patras on September 9th, making one of the quickest trips on record, namely, less than ten days. This is the first arrival of new crop currants at Liverpool. The honor of being the first ship with the new currant crop is not a barren one, as the first currant ship always gets enhanced freights. Vessels have now to load at Patras at about one-half the freight the Aleppo completed at.



Tents, Flags, Awnings, Camp Furniture, Horse Covers, Window Shades, Laces, Fringes, etc., Embroidered Piano Scarfs, Table Covers, Baby Carriage Robes, Eton Jackets, etc., etc.

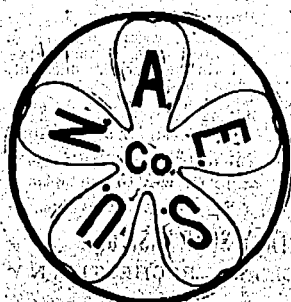
31 GOLD AND SILVER MEDALS—166 FIRST PRIZES.

Our exhibition record not being equalled in the world.

LIBERAL DISCOUNTS TO LUMBERMEN, RAILWAY CONTRACTORS, MERCHANTS, ETC.

**Cole's National Manuf'g Co.,**

160 SPARKS ST., - OTTAWA.



TRADE MARK.

**North American Electric Seal Unhairing Co.**

241 to 249 CENTRE STREET,  
NEW YORK.

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.

To the Trade—  
Just Purchased.

60 Barrels  
**Cod Liver Oil,**  
10 Tons  
**\* Glycerine \***

And can offer special quotations for present and forward delivery.

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



FALL 1895.

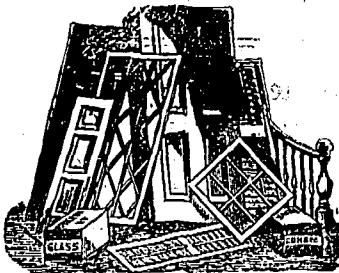
**SPECIALS**

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

**Lonsdale, Reid & Co.,**  
 DRY GOODS IMPORTERS,  
 MONTREAL.

Agents for Crompton's Corsets.

**RHODES, CURRY & CO.**



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

**McArthur, Corneille & Co.**

Importers and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye & St. Naval Stores, &c. &c., &c.

Offices and Warehouses:

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

Get your Printing done  
 at the  
**Journal of Commerce.**

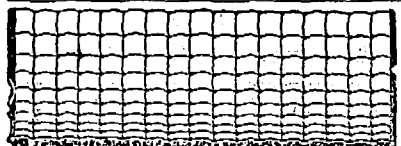


**LADIES' PERFECT FITTING BOOTS,**  
 Made exclusively by us. Single Fair at Wholesale Prices. Best Vic Kid, latest styles High Grade Shoes. All sizes and widths. Styles No. 1 or 2 by mail on receipt of

**\$1.47.**  
 Catalogue Free

Send for Illustrated Circular of Novelties.

**N. Y. SPECIALTY CO., 253 Broadway, N. Y.**



**THAT FARM OF YOURS**

needs a good fence and the neatest and best fence in the PAGE. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.

The Page Wire Fence Co. of Ontario Ltd.  
 WALKERVILLE, Ont.

—At Morden 50 cents per bushel has been paid for wheat. The average yield in that district exceeds 35 bushels. The flax yield is larger than usual.

—THE recent bull movement in cinnamon in London, which advanced prices 90 per cent. in a single day, has practically collapsed, as the high prices brought forward from Ceylon 3,100 bales in August, of which 1,600 bales arrived in the last week in the month.

—THE Canadian Pacific freight officials expect this week's deliveries of grain at stations and elevators along the line to be the largest of the season. Fine weather has prevailed throughout Manitoba and threshing is general.

—THE Lake of the Woods Milling Company has erected a forty thousand bushel elevator at Trecebank. The entire build-

ing, metal siding and all, was completed in nine days from the time it was commenced.

—THE Hamilton Gas Company has been assessed for \$321,000, an increase of about \$130,000 over last year. The assessor has assessed the gas mains for \$85,000, and the right-of-way at \$100,000.

—ON page 574 of last issue, in the advertisement of the Chatham Mfg. Co., Chatham, Ont., the word "we" in the eighth line should have read "he." The advertisement will be found correct in the present issue.

—CHICAGO grain men write that not one car in ten of American winter wheat grades No. 2, and much of it not a good No. 3. Three-fourths of the spring wheat marketed there thus far has graded No. 3 or No. 4 on account of smut, of which latter commodity there is a bountiful supply.

**LENOX SCOTCH CAP CO.,**

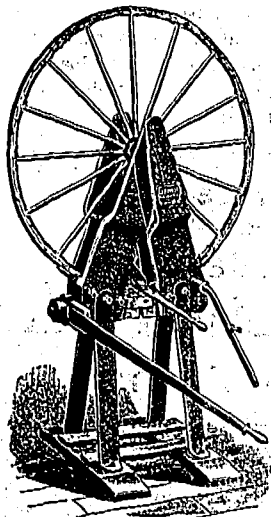
MANUFACTURERS OF

**FINE SCOTCH CAPS.**

Scotch Yachting, and of the Celebrated Tam O'Shanters, Seamless Knit Caps and Toques a Specialty.

—UTICA, N. Y.—

**West's Hand Tire Setter.**



A truly wonderful and efficient machine for setting tires "cold" BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 1/4 x 3/4, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty-five years' experience in the business of setting them cold. If you have heavier tires to set, get on "my" Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

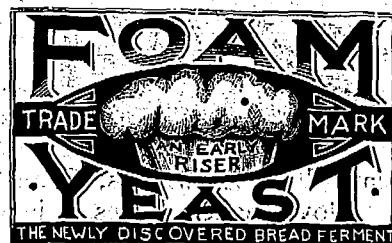
**J. B. WEST,**

Factory, Eagle Foundry,

Brown's Race, Rochester, N. Y.

**THE BEST IN THE MARKET.**

Ask your Wholesale Grocer  
 . . . for it . . .



**The Foam Yeast Co., Ltd.,**

TORONTO, Ont.

79 Esplanade.

**Sanitary Soap Vase**



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

Affords each user fresh, dry pure soap. The only Clean, Sanitary, and Safe way to use soap. Agents Wanted.

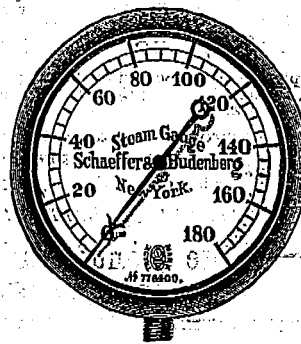
**SANITARY SOAP VASE CO.,**

Aqueduct Bldg. ROCHESTER, N. Y.

**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
**ENGLISH**  
 LONDON, I. THIBAUDEAU BROS. & CO.  
 QUEBEC, THIBAUDEAU FRERES & CO.  
 FRENCH AMERICAN & GERMAN GOODS  
 No. 332 St. Paul St. MONTREAL.

**THE Woodburn IMPROVED Pulverizer.**  
 for Sugars, Starch, Cream of Tartar, Spices, etc., is used by many of the leading bakers and confectioners in England, the United States and Canada.  
 Makes XXX and XXXX sugar without sifting or bolting. Send for Circular to  
**E. S. STEPHENSON & CO.,**  
 Engineers and Machinists, - ST. JOHN, N.B.  
**THE "O. K." Patent Adjustable Can Opener.**  
 Best in the market, rolls at eight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one ending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address  
**PHILIP KRON,**  
 Beehive Building, ROCHESTER, N.Y.

**Watchman's Improved Time Detector,** 12 and 24 Different Keys with Safety Lock Attachments.  
 U. S. Patents: Nov. 30, 1876; Jan. 25, 1878; Dec. 5, 1878; June 25, 1877; Released Sept. 23, 1880; Trade Marks, Aug. 30, 1881; March 18, '82.  
 This Watchman's Time Detector contains all latest improvements. The only perfect instrument in the market. It cannot be tampered with successfully. Warranted in every way. Send for Circular.  
**E. IMHAUSER,**  
 206 B'way, NEW YORK, U.S.A.



**Schaffer & Budenberg.**  
 Manufacturers of  
 Pressure Gauges for all purposes, Injectors and Ejectors, Thermometers and Pyrometers, Tachometers and Speed Indicators, Burk's Control Watches, etc.  
 Works & General Offices:  
**BROOKLYN, N.Y.**  
 Offices & Salesrooms:  
 No. 66 John St., No. 23 W. Lake St.,  
 NEW YORK. CHICAGO.

—THE trustees of the insolvent Union Bank of Newfoundland find themselves unable to pay the promised dividend, owing to the Government making claims which the trustees contend do not mature until December of next year. An indignation meeting of creditors will be held to take action on the matter.

—THE second number of *The Insurance Press*, published in New York at 101 Cedar street, is to hand, and a lively and interesting class-journal it is. If there is anything in a name—and the *Press* goes a good way to prove there is—the editor and publisher, Mr. Franklin Webster, should leave "footprints on the sands of time."

—It is stated that, notwithstanding the fairly good condition of autumn pasture in many sections, and the better outcome in production of hay than earlier feared, there will be an unusual quantity of corn secured for feeding purposes, so that feeding

**William A. Rosenbaum,**  
**ELECTRICAL EXPERT and PATENT SOLICITOR,**  
 177 Times Building, - - - NEW YORK CITY.

material is not likely to be deficient the coming season. Autumn seeding of wheat in most sections has not equaled the usual extent, from lack of moisture, and from delays with a view of seeding in the corn fields.

—It is claimed that coal suitable for coking exists at Sheep Creek and also on the upper waters of the Red Deer river, N. W.

**ALWAYS THE BEST**  
 Softer and Cleaner Batting.  
**NORTH STAR, CRESCENT, PEARL,**  
**PATENT ROLL COTTON BATTING.**  
 A marked improvement in the quality of  
 Will make these goods sell unusually well in 1895-96. Baled or Cased in 4, 6, 8, 12 or 16 oz. Rolls.

We are taking orders "to arrive" for following Canned Goods:  
**Tomatoes, Corn, Peas, Wax Beans, Pork and Beans, Salmon, Mackerel, Lobsters, Pears, Strawberries, Raspberries, Peaches, Apples, etc.**  
 All of Best Known Brands on Market. Our Prices are Exceptionally Low. Write for quotations before you buy elsewhere.  
**LAPORTE, MARTIN & CIE,**  
 72, 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL.

**PURE OAK BELTING**  
 The J. C. McLaren Belting Co.,  
 Montreal and Toronto  
 Tel. No. 363. Tel. No. 475

**ROBERT LINTON & CO.**  
 IMPORTERS OF  
**British and Foreign Dry Goods**  
 Woollens and Tailors' Trimmings a Specialty  
 Canadian Woollens and Cottons from all the different mills.  
 No. 2 St. Helen St., MONTREAL

**SPECIALTY IN  
Men's Goods**

Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Underwear and Half Hose Sweaters and Sporting Goods, Tennis Costumes and White Vests, Rubber Coats and Umbrellas, Braces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

**Glover & Brals**

184 MCGILL STREET,

Montreal, Canada

Established in 1877.

**STORAGE**

(FREE OR IN BOND)

**FINLAYSON & GRANT,  
CUSTOMS BROKERS,**

413 to 417 St. Paul Street, Montreal.

Bell Telephone 9057.

P. O. Box 484.

**Curtain Stretchers!!**

WHOLESALE & RETAIL.

**L. J. A. SURVEYER, 6 St. Lawrence St.  
MONTREAL, CANADA.**

**HENRY PORTER,**

Tanner and Manufacturer of

**Leather Belting, Fire Engine  
Hose, Harness**

Moccasin, Lace, Russet and

**Oak Sole Leather**

Office and Manufactory:

436 Visitation St., - MONTREAL

**To Architects,  
Builders and Owners.**

Attention is called to Fire-Proof  
and Vermin-Proof

**Mineral Wool,**

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

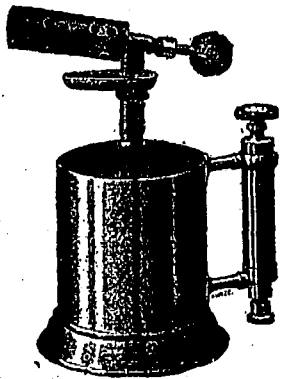
Sample & Circulars Free.

U.S. Mineral Wool Co., 2 Cortlandt St., N. Y.  
Western Mineral Wool Co., Cleveland, O. & Chicago.

**\$5,000 WANTED,**

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

Office, "JOURNAL of COMMERCE,"  
Montreal, Que.



**"Imperial" Hot Blast Blow Pipe**

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to  
30 pounds pressure.

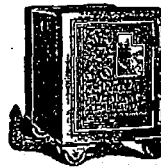
Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

**White Manufacturing Co.,**

40-42 State St., Chicago, Ill.



**E. D. COLLERET,**

522 1/2 Craig St.,

MONTREAL.

**Asbestos  
Lined Safes**

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

Catalogues and all information furnished upon  
application.

T. It is proposed to send a car load east to experiment with as to its adaptability for coking. It will be a great thing for Alberta if good coking coal can be found in paying quantities, as there is no coal suitable for that purpose anywhere in the west, and it will come in well for the proposed British Columbia smelters. It is said that Montana smelters bring their coke all the way from Virginia.

—THE British Board of Trade returns for the month of August show on the whole total of exports and imports a gain over August, 1894, of 10.23 per cent on the value of the British exports, 9.40 on that of the imports, and 20.71 on the re-exports of foreign goods. This large addition to the articles sent away from the country reduces the growth of those retained for use to 7.21 per cent. The increased export of British manufacturers is not only beyond that of last year but also of 1893, but the imports,

though in excess of last year's, when the total was exceptionally small, are below the amount of 1893.

—CANADIAN lumbermen will be interested in a new process whereby a material closely resembling silk can be spun from a mixture of spruce wood-pulp, jute waste and alcohol. It is stated that the material in its raw state is so much like the cocoon spun by the silk worm that when the two are side by side in the finished state it takes an expert to determine which is which. This artificial silk has been spun in Bradford and worked up into a large variety of fabrics. In the dyeing, weaving and finishing of this no special treatment has been found necessary. It has been dyed in all imaginable shades and colors, and owing to the

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

APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.



China Cuspidors, Tea Sets,  
Toilet Ware, Fruit Jars.



Metal, Bronze, Piano and Table  
Lamps, Outlery, Plated Goods.

**JOHN L. CASSIDY & CO.,**

... IMPORTERS OF ...

**China, Crockery and Glassware.**

ALWAYS IN STOCK

\* Street Lamps, Lanterns, Station Lamps, Headlights, &c. \*

Of the Celebrated C. T. HAM MFG. CO., Rochester, N. Y.

Offices and Sample Rooms: 339 and 341 ST. PAUL STREET, MONTREAL

BRANCHES: 52 Princess St. Winnipeg, Man.  
Government St., Victoria, B. C.

IMPORT ORDERS A SPECIALTY

**Mohawk  
Valley Cap  
Factory,**

Manufacturers of  
Scotch Knitted  
Caps,  
Tam O'Shanter's,  
Toques, Cloth Caps,  
All Styles Sweaters  
for Men, Women  
and Children, &  
Specialties in Knit Goods.

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

UTICA, N. Y., U. S. A.

**THE CANADA ACCIDENT INSURANCE CO'Y**

Head Office: 20 ST. ALEXIS ST., MONTREAL.

... REINSURERS OF ...

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

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

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents  
and get good contracts.

**LYNN T. LEET**  
Manager for Canada

# LYMAN'S FLUID COFFEE

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

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

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

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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

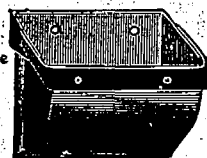
The best and most reliable information that can be obtained is supplied to the patrons of this Agency.

## Mahogany Veneers

Figured and Plain.

Correspondence invited.

WM. E. UPTEGROVE & BRO.  
465-475 East 10th St.,  
New York.



## ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by  
John Radigan & Co., - 46 Kelley St.,  
HAMILTON, Ontario.



## W. M. TERRIBERRY & CO.,

Manufacturers  
White and Orna-  
mental Mouldings  
Corner  
FULTON & GREEN STS.,  
CHICAGO.

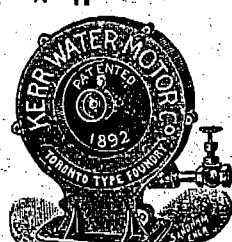
Ornamental Mouldings a Specialty.  
Phone Main 3723.

## JAMES GUEST & CO., Commission - Merchants

— AND —  
'GENERAL AGENTS,  
27 and 29 St. Sacrament St. Montreal  
AGENTS FOR

George Sayer & Co., Cognac, France.  
Chas. Coran & Co., Cognac, France.  
Central Society, Vineyard Proprietors.  
Wisdom & Warter, Jerez de la Frontera Sherries.  
Warter & May, Oporto Ports.  
Haig & Co., Taragons Ports.  
A. Houtman & Co., Rotterdam, Holland Gln.  
Ind, Coope & Co., Burton-on-Trent, Ales.  
Selgert & Sons, Trinidad, Genuine Angostura Bit-  
ters.  
Dublin City, Distillery Whiskey.  
Banagher, Irish Whiskey, on the Green Banks of  
the Shannon.  
Escheneaur & Co., Bordeaux, Clarets, Sauternes, &c.  
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Saut-  
ernes, &c.  
Neveu, Raphael & Co., St. Hilaire, Sparkling  
Saumur.  
Faye & Cople, Macon, Burgundies and White Wines.  
Royal Hungarian Government Wines of Budapest,  
Hungary.  
James Watson & Co., Dundee, Scotch and Irish  
Whiskey.

## THE KERR MOTOR



Adapted for driving all kinds of light machinery. It generates more power from less water than any hydraulic agent known. No valves, no dead centres, and will not freeze up, being free from water when at rest. Whenever tested it has shown highest efficiency. Made in various sizes from 1/8 to 20 horse power.

Send for Particulars to

KERR WATER MOTOR CO., Niagara Falls, Ont.

peculiar qualities of the material, it takes a dye more readily and gives a more brilliant effect than the natural article.

—ENGLISH railroad men deny that their high speed record has been surpassed by the train from New York to Buffalo. Including the times of stoppages, the West Coast's 540 miles in 512 minutes is fractionally superior to the New York Central's 436 1/2 miles in 414 1/2 minutes. The West Coast train now regularly runs to Perth, 450 miles, in 8 hours 40 minutes, which is the exact time taken by the Empire State Express in completing 440 miles. The corresponding East Coast train to Dundee, 452 miles, in 8 hours 47 minutes, also eclipses the American train.

—THE high water mark reached by the American life insurance companies in securing new business was in 1893 when

\$1,000,000,000 was secured. In 1894 a decrease was shown the amount written being \$1,014,575,000. The amount of not-taken policies kept more than equal pace with the growth of the gross business until last year, when in spite of the decreased amount written the not taken policies increased \$4,000,000 over those of the preceding year. In gain in insurance in force the record shows plainly the effect of the high pressure under which many companies have been working during the past ten years especially. The high-water mark in this respect was reached in 1890, when with \$902,000,000 gross new business written, over \$403,000,000 was added to the amount in force. Last year was the worst experienced since 1883, for only \$184,000,000 was added to the outstanding insurance, being about one-eighth of the gross amount written.

## M. & L. Samuel, Benjamin & Co.

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TORONTO,

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

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Metals, Tinplate, Tinware,  
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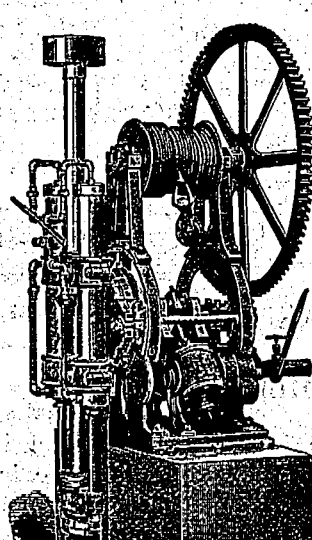
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tions for Buildings, Submarine Soundings,  
Blasting. Furnish a complete record by  
taking out a Solid Core of Strata Penetrated.

A Large Stock of Machines and Supplies  
constantly on hand.

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**It Leads all Home Companies**

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In Age  
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**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

A. G. RAMSAY, - - - - - President.  
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W. T. RAMSAY, - - - - - Superintendent.

**J. W. MARLING,**  
Manager, Prov. Que., Montreal.

**THE STANDARD ASSURANCE CO.** ESTABLISHED 1825.  
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - - - MONTREAL.

Invested Funds, - - - - - \$39,500,000  
Investments in Canada, - - - - - 11,300,000

**1895 Bonus Year.**

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**

OF LONDON, G. B.

Established A. D. 1714.

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

One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

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

**NORTHERN ASSURANCE COM'Y.**

INCOME AND FUND (1892)



Capital and Accumulated Funds, - - - - - \$36,465,000

Annual Revenue from Fire Premiums.....

Annual Revenue from Life Premiums..... } 5,545,000

Annual Revenue from Interest upon Invested Funds.....

Deposited with Dominion Government for the security of Canadian policy-holders..... 200,000

Head Offices:—London and Aberdeen.

Branch Office for Canada, Montreal, 1724 Notre Dame St.

Manager for Canada, - - - ROBERT W. TYRE

**WHOLESALE MEN**

Should send for an Estimate for their

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**THE MANCHESTER FIRE ASSURANCE COMPANY.**

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

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOONER, Manager.

JNO. W. MOLSON, Resident Manager, MONTREAL.

NOTE.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1893.

FIRE. LIFE. MARINE.

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**General Insurance Agents and Brokers**

ESTABLISHED 1865.

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**Insurance.**

**PHENIX**

**FIRE INSURANCE CO'Y.**

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Established in 1781. Canadian Branch  
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Agents for the Dominion.

RAYMOND & MONDOU,  
Agents French Department.

**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Klidder, lying within 1 1/2 miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north-east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to

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"Journal of Commerce," Montreal.

**Municipal Debentures, Government & Railway Bonds, Investment Securities,**

**BOUGHT and SOLD.**

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

R. WILSON SMITH,

British Empire Building, MONTREAL.

**September.**

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

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, SEPTEMBER 27TH, 1895.

**CURRENT EVENTS.**

The official announcement that the finances of this city show a deficit of \$2,750,000, if maturing obligations are to be met in full, will not be pleasant reading for our already sufficiently burdened taxpayers, since it may involve a future, if not an immediate addition to their imposts, that makes the question of how it can be met



.....TO.....  
**Insurance Companies,**  
 TRUSTEES, EXECUTORS and INVESTORS  
 GENERALLY.

We are authorized to offer for sale at a moderate price  
 that magnificent

**St. James St. Property,**

Known as the **TEMPLE BUILDING.**

The site is undoubtedly one of the very finest in the city, ad-  
 joining the new building of the Canada Life Assurance Company.

At a small cost for interior improvements this can be made the  
 best revenue producing property on the street.

We will be pleased to furnish full particulars and estimates.

**J. CRADOCK SIMPSON & CO.,**

181 ST. JAMES STREET, MONTREAL.

or reduced one of great importance to them. There are  
 several courses open to our aldermen. They can simply  
 stave off the evil day by issuing a fresh civic loan and  
 thereby increasing the millstone of interest which al-  
 ready weighs so heavily on the city's funds. They can  
 elect to tax the four or five millions worth of exempted  
 real estate which enjoys all the benefits of civic im-  
 provements without contributing one cent to the Treas-  
 ury. Or they can request the legislature to relieve  
 the city, for the present, from the obligation to widen  
 St. Antoine street, which will cost \$1,000,000, to ex-  
 tend St. Lambert street at a cost of \$600,000, and of  
 going on with \$500,000 of annual expropriations. This  
 would take \$2,100,000 off the prospective liabilities and  
 the remaining \$600,000 of the deficit could be met by  
 the inauguration of a policy of strict economy and the  
 reduction of the present inordinately large numbers of  
 useless employes drawing salaries from the civic treas-  
 ury. Unfortunately a policy of economy is not a  
 popular one with the average alderman. There is no-  
 thing in such a policy for either himself or his friends.  
 It prevents him from rewarding his supporters out of  
 the civic chest, and thus it curtails his prospects of re-  
 election. To support the taxation of exempted prop-  
 erties would also render powerful interests inimical to  
 him. So, as a rule, he usually resorts to the happy-go-  
 lucky policy of covering up deficits by new loans and  
 thus staving off as long as possible the evil day when  
 the taxpayers will demand an account of his steward-  
 ship. That this is the policy which will ultimately be  
 pursued may be looked upon as an assured fact. It is  
 the one which, unfortunately, Montreal has always ad-  
 opted in the past and it is hardly likely that there will  
 be any deviation from precedent in the present case.

The announcement that Russia will shortly guaran-  
 tee a new Chinese loan in order to raise sufficient money  
 to release the Liao-Tong peninsula from Japan, and  
 that two Russian imperial banks will be opened—one  
 at Shanghai and one at Peking—has naturally caused  
 considerable uneasiness among the English community  
 in China who see in this an attempt upon the part of

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

**Mutual Reserve Fund Life Association**

E. B. HARPER, Founder.

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

**40 MILLION DOLLARS**  
**SAVED IN PREMIUMS 40**

The total cost for the past 14 years for \$10,000 insurance in the Mutual  
 Reserve amounts to less than Old System Companies charge for \$4,500 at  
 ordinary life rates—the saving in premiums being equal to a cash dividend of  
 nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	98,000
Interest Income, annually, exceeds.....	\$ 135,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	*3,923,000
Death Claims Paid, over.....	23,000,000
New Business received in 1894, over.....	81,000,000
Insurance in Force exceeds.....	300,000,000

\*Not a single dollar of the accumulated or invested Reserve Fund has eva  
 been used or required either for the payment of death losses or for any othe  
 purpose.

**F. A. BURNHAM, President.**

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

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

AGENTS WANTED.

Russia to wrest their commercial supremacy from them  
 by setting up a controlling interest in the monetary  
 affairs of China which would also involve the control  
 of the customs duties. With these once in their  
 power, the establishment of a discriminatory tariff  
 against England and in favor of France and Russia  
 would be promptly accomplished. Fortunately, for  
 England it is doubtful if Russia could afford the enor-  
 mous strain a reorganization of Chinese finances would  
 involve. Money might be poured into that nest of cor-  
 ruption and speculation until even imperial resources  
 were exhausted, without rehabilitating Chinese credit,  
 and as the course of commerce cannot be checked or  
 diverted permanently by imperial ukases, the Czar  
 might find his expenditure profitless after all, unless  
 he could annex the Chinese territories permanently and  
 make them part of Russia. This, the other European  
 nations would not be disposed to tolerate; although  
 some partial dismemberment of the empire, with a par-  
 tition of territory among the great powers, is within  
 the range of possibilities. There is, therefore, no im-  
 mediate danger of Russia's policy proving successful.  
 England's hold on the commerce of the East is too  
 powerful to be readily broken. It has been consolida-  
 ted by years of practical experience, and at the cost of  
 a lavish expenditure of blood and money. It has the  
 solidity of age and custom, which is of inestimable  
 value in the East, and it is based on a reputation for  
 honesty and fair-dealing such as the Muscovite never  
 has possessed, and probably never will.

OUR ADVERTISERS.

In the editorial published last week upon this subject the  
 lack of space prevented the insertion of a number of new  
 patrons. Among those may be cited Lewis B. Bostelmann's  
 diamond pointed core drills; I. B. Abrahams' animal head-  
 forms, claws and eyes; H. C. Calkin's steamship cooking  
 ranges; The Electric Oil and Gas Co's specialties; the Pelee  
 Island Wine Co.; the Lovejoy Electrotypers and Stereotypers;  
 the Wilcox & White Organ Co's Symphony; the metal  
 frames and novelties of the City Metal Works of New York;  
 the Excelsior Dynamo Brush; Wm. Updegrove & Bros' ma-  
 hogany veneers; the American Bank Note Co., and the  
 Blickensderfer typewriter.

### THE MOVEMENT TO THE WEST.

The truth of the aphorism that "Westward the star of Empire holds its way," is singularly illustrated in the progress of our cities. In almost every instance the western end of a city is the fashionable one. No matter how inferior it may be in the way of local characteristics, or residential advantages, compared with the eastern end, the best citizens will inevitably gravitate thereto, and hence it will become that section of the city in which the larger proportion of its wealth and intelligence is located. This is not alone the case of our own metropolis. It is that of every civilized city under the face of the sun. In all cities the same tendency is exhibited, and philosophers have as yet been able to advance no adequate theory to explain it. There seems to be no reason why this pushing of the better class of citizens to the westward should be so universal. Yet it exists even in cities where the west-end is distinctly the least adapted for residence, and where the physical advantages of the east-end are so marked as to point out that the movement is due to the operation of some occult social law sufficiently powerful to over-ride convenience and expediency.

Naturally wherever so good a class of customers moves the trade follows them. This is particularly marked in the case of Montreal. With her extension westward has come a steady movement of the business community up town. St. Catherine street is to-day what St. James and Notre Dame streets were twenty years ago. One after another the large business houses who cater to the wants of the well-to-do classes have moved thither. The branch opened to catch the up-town trade has developed into the parent store. Dry goods houses, jewellers, men's furnisiers, tailors, photographers, and all the myriad varieties of tradesmen have followed their customers. The cross streets, with the exception of the Main street, are steadily losing their commercial value now that the principal street car lines converge upon the big thoroughfare which is attracting every variety of business enterprise, to itself; and from being a purely residential street, it has become the principal artery of retail commerce. Every day witnesses the extension of mercantile aggression to its western extremity. Every day the private house gives way to the business store. And why? Simply because the tendency of their customers is in the same direction. As they push farther westward the trade follows them, and were the movement reversed the result would be the same.

Naturally this constant pushing towards the west results in the appreciation of values in the favored locality. Property becomes more valuable; rents become higher and living becomes more expensive in exact proportion to the influx. As each section becomes congested fresh districts are brought within the limits of convenient habitation by the extension of traffic facilities. New-comers move steadily farther and farther out—but always to the westward—for the movement to the eastward is sporadic and uncertain and usually depends largely upon the progress of the manufacturing industries which seek the cheapest locations for commercial reasons; while that to the west is always quiet and persistent. Why it should be so, has puzzled the wisest of philosophers. But that it is so has been the experience of every city on the civilized globe. And as commerce only troubles itself with

facts, and has no leisure to investigate theories it has quietly accepted the situation and endeavored to reap its due proportion of advantage therefrom.

### DOMINION INSURANCE REPORT FOR 1894.

Perhaps no statement will more forcibly impress upon our readers the grave import of all questions pertaining to insurance in its various forms than that on page 31 of the recently issued Report of the Dominion Superintendent of Insurance. This table shows the total amount of the premiums received during 1894 by the companies licensed by the Dominion to be \$18,227,575 or about \$3.25 for every man, woman and child in Canada.

Whether the premiums paid for insurance be an indemnity fund or a tax depends first upon the management of the insurance companies and secondly on the bona fides of the claims presented and paid. If the management of the companies is exceedingly fortunate then the profit secured attests the fact—if it is not so, then the net loss proclaims either misfortune or mismanagement. The item of expense is perhaps of as great importance as is that of losses—but this may be affected unfavorably for the immediate present by the measures taken for the conservation of the business by inspections and cancellations, both of which, if well done, will improve the quality of the risks remaining by reducing the average of the liability.

These facts prevent any harsh judgment upon any company or any manager based upon the record of any single year. Indeed it may be that a series of years will apparently condemn the management of a company, while in fact it is steadily improving its business by continuously weeding out or discontinuing undesirable risks. This is notably the case in respect to several of the companies now doing business in Canada; it is a policy demanded of them by those who are honest and careful, inasmuch as it is this class of insurers who pay all the losses and all the expenses and provide most of the dividends to the companies. That laxity of management which promotes fraud and dishonesty can benefit no one but the scoundrels who are encouraged by it to arson, perjury and general villainy, which will be practised so long as profit can be made by such means.

The method, however, of impressing these facts upon the minds of the people, by increasing the rates of premiums instead of by greater care in the selection of risks and by the employment of experienced inspectors and adjustors, is not likely to commend itself to the people, who are quick to note the procedure and to feel its injustice.

The steady and substantial growth of the Dominion is evidenced by the table on page vi (6) which shows from 1869 to 1893 an increase in the Fire Premiums received, from \$1,785,530 in 1869 to \$6,793,595 in 1893, the progress from year to year being uninterrupted, except only in 1878-1879 and 1886 when there were slight decreases—as again in 1894—evidencing either decrease of moveables to be insured, or an increase of caution in insuring them. But it is very probable that a good share of the decrease of premium in 1894 was owing to the declining of farm property insurances by several of the companies reporting to the Dominion

Superintendent which was caused by the increase of tramp and thrashing machine fires but more especially the former—evidencing, with the too-frequent cases of robbery and outrage in the country parts, a great want of public protection and of a system of tramp suppression.

One of the tables on page vii shows the Fire Loss Rate in the several Provinces in the years 1891-2-3 and 4, which is an interesting illustration of the principle of insurance, inasmuch as the loss rate in one Province jumped from less than fifty per cent. in one year to over 100 per cent. in the next, followed by 93 per cent. in the next and then falling down to 63 per cent. In another Province the fluctuations in the Loss Rate are from 66 to 46, then to 68, and from that down to 38, so that from no one year can an accurate idea of the desirableness of the business be derived. We regret to see the continuous increase of the loss rate in Manitoba, but we think it is capable of explanation.

The same page contains another table which appears to be at variance with the one on page vi (6), so we have to turn to page x (10) to find the meaning of the statement that the premiums charged on the Fire Risks of 1894 were \$8,158,032 instead of \$6,711,309, as on page x in another table, showing

Gross amount of risks taken in 1894.....	\$653,589,428
Premiums charged thereon.....	8,158,032
Net cash received for premiums in 1894...	6,711,309

It would appear that if the difference of \$1,446,723 was outstanding for premiums and so not taken into account, then the outstandings of the previous year received in 1894 should be taken into account in order to make the table of any value. The difference is not the expenses, because, on page xi (11) the amount paid for general expenses by the British companies alone is stated as \$1,335,781.

Our impression as to the Farm business is strengthened by the very large adverse balance in 1894, amounting to \$16,766, against the London Mutual, and that of \$40,291 against the agricultural of Watertown, although this is exceeded by that of one other office which is \$45,337. The largest favorable balance from the business of 1894 is that of the Commercial Union, \$41,523.

The report as to the Canadian fire companies does not enable a fair comparison. It is somewhat confusing to find on page xiii (13) that their "foreign business has been, on the whole, more favorable to them than their home business"; and on page xiv (14) "that, taken over the whole period, the Canadian business has been more favorable to the companies than the business transacted (by them) in other countries".

It is only fair to the present managers of Canadian companies to trace that they inherited a burden of foreign risks which they have had to get rid of in the best way they could, and that there has been and will most probably continue to be, a marked improvement in that branch of their business; and now that the Eastern has retired, the Canadian companies show a steady improvement and, leaving out the Eastern and the London Mutual which were specially unfortunate in 1894, they had an average experience as compared with their competitors.

Some of the fluctuations in the cases of both the British and the Canadian companies are owing to the acceptance in 1894 or previously, of reinsurances which make an apparently favorable showing in the year of

their occurrence and per consequence an equally apparently unfavorable showing when they become all risk and no premium; especially if on the first transaction the "net premium received" is taken into account instead of the gross premium represented by the face of the policies, as is probably the case. It is pleasant to note on pages xvii and xviii that the Marine business has been in 1894 more favorable than in 1893.

The Credit Indemnity branch of insurance had a short life in Canada, and that this was not a merry one appears on page xxx (30) where is a copy of a resolution of the Board of Directors of the Canadian and European Export Credit System Company of Newark, New Jersey. How any company loaded with such a name could expect to succeed is past human understanding. But their system of operations necessarily led to failure. The report on page 95 shows their premium in 1894 as \$18,553, their losses incurred in 1894 as \$12,453, their claims paid the same amount (\$12,453) and their unsettled claims as \$9,000. If this is correct, then unsettled claims of \$9,000 must have been carried over from 1893.

It is perhaps too early to judge of the prospects of Burglary Guarantee Business in Canada, as the premiums of the year were \$17,398 on risks amounting to \$2,131,400, of which \$1,900,450 remained in force at the end of the year,—which would intimate that the losses incurred during the year (\$9,514) absorbed more than the pro rata premium earned.

If the expenses are not too great, the operations of the Guarantee companies have been very profitable, the losses being only \$20,930 against a premium income of \$76,607. The unsettled claims are very large in proportion being \$5959, all of which, except \$250 is recorded against one company, which had \$10,673 of unsettled claims in its Accident Department against \$29,260 of claims paid in 1894. The total premiums of the Accident companies was \$323,272, against which were losses amounting to \$164,357, or a little over fifty per cent. The "Accident Insurance Company" appears with \$11,120 of resisted claims, most of which were carried over from 1893. This is not the Canada Accident Insurance Company although the names are sufficiently similar to create confusion. The latter company, we regret to see, does not appear to be very fortunate in its foreign business in which the premiums of 1894 were \$17,903 and the losses incurred were \$16,198.

The Plate Glass People have apparently been very fortunate, having \$43,933 of premiums with only \$20,604 of losses, most of which were settled by replacements at the profitable prices established by the Plate Glass Combine.

But of all the various classes of insurance the Boiler people have most reason to be happy, with \$28,937 of premiums and only \$983 of losses. We must leave the Life Insurance business for another issue, merely stopping to ask why in the name of everything modern the Superintendent of Insurance cannot number his pages in a less antediluvian manner than lxxxviii, which is supposed to indicate page 88, but is neither xint nor convenient?

The abstract table is unavoidably held over owing to pressure on our columns. It will appear in detail in our next issue.

### THE BRANDING OF CHEESE.

The question of the desirability of branding Canadian cheese with the date of manufacture and the name of the factory from which it comes, is not a new one. It has been brought, time and again, before the Butter and Cheese Associations of the various Boards of Trade, only to be killed by the strenuous opposition of the factory men and farmers. Every commercial body has cheerfully endorsed the proposition. It would put the character of Canadian cheese above suspicion, it would prevent its confusion with inferior American makes, it would bring any cases of sophistication or misrepresentation directly home to the real culprits, and it would prevent June and July cheese from masquerading as fall makes. For all these reasons the merchants and exporters desired it, and for just the same reasons the factory men preferred the present system. There are times when it might be awkward for them to have a lot identified by its brand as having come from their establishment, and there are many occasions when the branding of the actual date of the manufacture on the cheese might seriously affect the price they received for it even if the quality was fully equal to the standard of the later make. There would be no advantage in placing cheese in cold storage to await a better market if it bore the date of the earlier months indelibly stamped upon it. Hence the interests of the warehousemen are identical with those of the factories, and hence the opponents of the branding of cheese have been able to show a united front to any movement in this direction and have found little difficulty in quietly strangling any legislation that might prove inimical to their interests.

Whether they will be successful in the present instance, or not, remains to be seen; but it is probable they will. Mr. McLennan, M.P. for Glengarry's bill providing for the branding of the day, month and year of manufacture, and of the registered number of the factory, upon every cheese made in Canada as well as upon the package, is too drastic to meet with their approval. Not that there is any suspicion that they "fill" or adulterate their cheese in any manner; for they could not even if they would. The manufacture of oleo-margarine, and its importation into this country, are alike prohibited, and hence there are no facilities for the manufacture of "filled" cheese, even if there were a market for it. But it might often interfere seriously with their profits if each cheese were rigidly branded with the exact date of its manufacture. The make of the last week of each month is quite as good as that of the earlier days of its successor and yet there might be a difference in the price that would be of considerable importance which would be lost to them if they could only tender cheese absolutely branded with the date of the later month. And, as the export of cheese from this country amounts to over \$16,250,000 in value, even a fractional loss would be a serious item.

No doubt British buyers do occasionally receive cheese made in another month from that contracted for, and to a certain extent, this injures the character of Canadian produce. But this is often as much blamable upon the exporter as the factory man, for the former is usually far too shrewd a buyer to accept earlier makes for the month he wants, and it is doubtful if this practice would be avoided by the branding

of cheese. There is no provision in the Act for the branding being done under government supervision. Indeed that would be impossible, as the 1,600 factories now in operation are scattered over the length and breadth of Canada. The placing of the date on, then, must be left to the honesty of the factorymen themselves. This would leave the trade precisely where it is at present—dependent on their own technical knowledge and the personal character of the makers from whom they buy. The only advantage would be the placing of the distinguishing number of the factory upon the cheese. This would assist the exporter in tracing any lots of cheese that might be complained of, and this tend to elevate the character of the output. Factorymen, knowing that their own make was readily distinguishable from others, would redouble their efforts to send out fine cheese, and thus the reputation of Canadian cheese would be enhanced. But the stamping of the date would be no greater protection to the buyer than the present system. The honest maker does not need such a measure—his cheese is what it is represented to be. The dishonest one would simply evade it without any possibility of detection. The Act, therefore, although certainly a step in the right direction, would be of little advantage to the trade, save as an incentive to those who are already doing well to do even better in the future. If it becomes law they will welcome it. If it fails they will not be disappointed.

### THE AUGUST BANK STATEMENTS.

So long as the Banque du Peuple remains in a state of suspense, which brings a partial liquidation of its affairs and an entire stoppage of active business, there is an element in the Bank Statements which is somewhat disturbing to the routine, and prevents the comparisons with previous ones being as complete as could be desired. Much, however, of the business which would have been done by that bank is doubtless being done elsewhere so that the influence of the suspension on the totals of the several items may be safely regarded as not important.

There is nothing in the figures to indicate any marked change from the conditions which existed last year. The revival of business so far has been insufficient to manifest itself in the Bank Statements. The improvement has been rather a revival of confidence and hope than any great accession to the volume of business. This change must not be underestimated, as it is an essential preliminary to the development of trade which never expands as long as distrust and anxiety as to the immediate future prevail. Although the changes from last year's course are slight, they are in the right direction. In 1894 the circulation advanced in August from \$29,801,772 to \$30,270,366, an increase of \$468,594. This year the advance was from \$29,738,115 to \$30,737,622, an increase of \$999,507. This enlarged the Note Issues in August last over the same month of 1894 by \$467,256, not a large sum, but enough to indicate signs of improvement. The decrease in amount of "Notes and Cheques on other Banks" is, doubtless, partly attributable to the cessation of active business by the suspended bank; this item may be dismissed as of no significance. The sum of \$1,156,258 in the July statement, representing almost wholly advances made to the Banque du Peuple, was reduced in August to \$1,051,722, which shows that the report of this loan



being paid off last month was premature. The Deposits on Demand, or Current Credit Balances, were drawn down \$789,188 in August; last year they were increased in that month by \$1,439,383. On the other hand, the "Deposits payable after Notice" were increased last month by \$1,203,997, whereas last year they were reduced \$1,634,715, which is a very striking change, largely attributable to a restoration of confidence which was in a disturbed condition in the summer of 1894.

The banks do not seem to be heeding the advice of some outsiders to increase largely their stock of gold and Dominion notes, as they now have on hand \$593,657 less of the former, and \$655,474 of the latter, a total of \$1,349,131 less than they held a year ago, and less than the amount in reserve in July last, when they increased both during the excitement caused by one of their neighbors collapsing. A writer in a Canadian magazine urges the banks to increase their metallic reserves considerably, which they are not likely to do with the experience they have just passed through, which demonstrated their present holdings to be more than ample for all practicable purposes, as during and since the panic of 1893 the Canadian banks have never had their Gold Reserves reduced by withdrawals inspired by distrust, or for redeeming any portion of their note issues. Since 1894 the banks have reduced their Municipal and other Public Securities from \$10,742,561 to \$9,393,325, and increased their Railway Securities from \$8,176,985 to \$9,224,246, the low prices of the latter tempting purchasers in view of prices being enhanced by traffic as trade improves.

The decrease of Discounts in August 1894 was from \$202,780,760 to \$199,908,340, a drop of \$2,872,420; this year the change was from \$200,697,210 to \$197,526,285, a fall of \$3,170,925. This month we expect an increase in Current Loans for the usual requirements of autumn business. In considering the decrease in Discounts it is to be remembered that through the prolonged depression there has been a very large curtailment of credit, not only because of business falling off, but from a more cautious policy being pursued both by wholesalers and retailers, whose Bills Receivable have been pruned down heavily owing to the necessity of bringing business into a more healthy condition by keeping down credit sales. The steady pursuance of this policy over the whole area of trade reduces the amount of promissory notes very considerably, so that a falling off in Discounts under such circumstances is not a matter for much regret. We believe, however, that the total amount of Current Loans was reduced in August by the transference of a considerable sum of those of La Banque du Peuple to "Overdue Debts," a pretty plain indication of a certain class of business which prevailed in that bank, and of the methods therein adopted. When the report of the inspectors is issued, light will doubtless be thrown on items which seem to need this for their explanation.

The half-yearly returns of British banks that are coming to hand, show that they have suffered far more seriously from depression than those of Canada. The enormous amount of money seeking employment in London, is developing a craze for speculative ventures on a scale which bodes no good, and as the excitement which has prevailed for some time past in South Africa, especially in mining properties, is likely to find a field in Canada very shortly, we trust our people will not be

tempted to place any funds in such wild-cat schemes as are being exploited or floated in England and which are certain to bring disaster to investors, as they have already to a very large number of those who were caught by the specious schemes and advertisements of the South African promoters. Our usual comparative table is subjoined; the detailed tables will be found elsewhere in this issue:—

BANK STATEMENTS.			
	Aug., 1895.	July, 1895.	Aug. 1894
Capital authorized.....	\$ 73,458,685	\$73,468,685	75,468,685
Capital subscribed.....	62,522,152	62,522,152	63,238,452
Capital paid up.....	61,704,458	61,704,458	62,189,535
Amount of Rest.....	27,088,799	27,088,799	27,166,850
LIABILITIES.			
Notes in Circulation.....	30,737,622	29,738,115	30,270,866
Balance due Dominion Government.....	4,395,918	3,876,161	2,603,151
Balance due to Provincial Governments.....	3,099,523	3,672,162	3,324,092
Public deposits on demand.....	67,358,516	65,175,701	66,389,701
"    "    after notice.....	115,718,520	114,512,523	109,993,432
Loans from other banks in Canada secured	1,051,722	1,166,258	04,338
Deposits payable on demand, other Can. banks.....	2,780,631	2,461,151	2,587,294
Balance due to other banks in Canada in daily exchanges.....	144,655	185,036	184,251
Balance due to agencies or other banks abroad.....	206,473	188,338	96,806
Balance due to agencies or to other banks in Britain.....	4,027,049	4,261,095	5,169,386
Other liabilities.....	294,362	375,508	359,792
Total Liabilities.....	230,741,064	228,600,132	220,942,480
ASSETS.			
Specie.....	7,375,298	7,578,217	7,068,055
Dominion notes.....	15,150,545	15,245,503	15,886,019
Deposits with Government for security of circulation.....	1,814,624	1,819,829	1,823,163
Notes and cheques on other banks.....	6,135,949	7,639,262	6,053,380
Loans to other bks. in Canada secured.....	464,700	987,854	59,664
Deposits payable on demand in other banks in Canada.....	3,391,456	3,451,722	3,310,476
Balance due from other banks in Canada in daily exchanges.....	173,182	162,831	185,299
Balances due from other banks or agencies in foreign countries.....	26,565,856	22,968,708	19,004,605
Balances due from other banks or agencies in U. K.....	6,339,165	5,677,303	3,539,880
Dominion Government Debenture Stocks	2,687,044	2,720,014	3,138,480
Can. Municipal and public securities (not Dominion).....	9,393,325	9,214,629	10,742,561
Canadian, British and other railway securities.....	9,224,246	9,260,680	8,176,985
Call loans on bonds and stocks.....	16,766,317	15,889,213	15,282,727
Current Loans and Discounts.....	197,626,285	200,697,210	199,908,340
Loans to the Government of Canada.....			
"    to Provincial Governments.....	445,922	209,964	405,069
Overdue debts.....	4,324,224	2,958,065	3,121,927
Real estate, other than bank premises, the property of the bank.....	1,134,046	1,110,382	934,071
Mortgages on real estate and by the bank.....	631,721	591,456	618,759
Bank premises.....	5,086,046	5,550,489	5,444,065
Other assets.....	2,241,162	2,181,786	1,642,623
Total Assets.....	317,441,376	315,323,415	308,085,634
Loans to directors and to firms in which they are partners.....	7,057,676	8,159,067	7,073,633
Average specie for month.....	7,499,086	7,448,550	7,382,080
Average Dominion notes for month.....	12,229,776	14,289,176	15,500,344
Greatest circulation during month.....	31,781,850	31,483,889	31,083,197

MANITOBA WHEAT.

There is considerable discrepancy between opinions as to the quantity of this year's Manitoba wheat crop: which will grade No. 1 hard. A wet season, like the one just past, never gives a perfect No. 1 hard berry, but rather a bleached berry that grades Northern No. 1. A rank growth of straw, causing grain to lodge before ripening destroys the sample. The general conditions were, therefore, unfavorable for producing a crop of No. 1 hard. Then the question of smut throws an uncertainty over the grade of a percentage of the crop variously estimated at from 15 to 30 per cent. of the total crop. And again, frost damage is an unknown quantity, now estimated at from 30 to 40 per cent; part slightly, but sufficiently to destroy the grade, while others are seriously injured. Then comes the approach of the winter, and if grain is not threshed and marketed before snow flies we are apt to have the experiences of 1891 repeated, that is, grain mixed with fine particles of ice and snow. Now grain men are calculating upon all these uncertainties and are anxious to get the good dry No. 1 hard, free from smut and frost, and saved before snow gets mixed into it. Hence the reason that prices have gone up till 50 cents per bushel has been paid at Morden. Grain buyers must pay a sufficiently high price to induce farmers to put forth every effort to bring their grain to market, because it is well known that



they always bring the very best wheat they have to market first in order to get the best price offered. Grain men or millers, who want best quality of wheat, will not hesitate to advance prices much above the present export price, although forty loads of No. 1 hard have been sold in London, for September, October and November delivery at prices equivalent to only 63 to 64c afloat in New York, which is considerably under what millers are paying, for they know well that the wheat will not be consumed or milled before the coming season, and there is not much danger of losing on the deal so long as wheat is at or below 50c a bushel.

#### IMMUNITY OF CIVIL SERVANTS.

The City Council of Ottawa is going to make another attempt to tax the incomes of Dominion officials in spite of the celebrated decision of Chancellor Spragge based upon the distribution of powers in the British North America act between the Dominion and the provinces. To the former is given by section 91 "the fixing and providing for the salaries and allowances of civil and other officers of the Dominion of Canada." The Chancellor held that no province has a right to tax the salary of a Dominion civil servant, because if it could do so it would be reducing by just so much what the Dominion Government thought his services were worth; and what a province cannot do directly it cannot empower a municipality to do. Therefore a Dominion civil servant is not liable to municipal taxation. This reasoning was adopted in New Brunswick in the case of Coates vs. the Town of Moncton and has never since been challenged.

#### THE MOSELEY FAILURE.

The Moseley case is giving no little concern to creditors at home and abroad. Rosbach, a New York leather dealer, who is a creditor for upwards of \$50,000, has sent probably over half a hundred telegrams and made two or three visits to Montreal since the failure. His sojourn has been anything but pleasant, what with little prospect of 100 cents in the dollar, the hot spell the change in the water and other disturbers. Mr. Moseley's brother-in-law, who generously lent his name to the extent of about \$17,000 has readily offered about \$10,000 to be clear of his liability, but even this free-handed offer is not being accepted, as it is known the young gentleman is one of the heirs of the John Ogilvie estate, a very rich one, in this city, but which yields an income to him meantime not more than sufficient for his prudent habits. It is hoped the offer may be accepted. A judgment would cover the period till distribution, and call for legal interest meantime on the amount of the endorsement, and considering that Mr. A. T. Ogilvie has already lost the \$20,000 he put into the business the offer is surely a fair one.

#### THE CLENDINNENG AFFAIRS.

It is to be feared that before the present issue of the JOURNAL OF COMMERCE reaches the remotest of its Ontario, its Maritime, and perhaps some of its Quebec readers, the firm of Wm. Clendinneng & Son, Lt., will have signed a conveyance. The house, it will be remembered, is the largest creditor of La Banque du Peuple, to which they owed upwards of  $\frac{3}{4}$  of a million dollars, a portion of this being for interest. The difficulty of obtaining bank accommodation has hampered them latterly, and as the efforts of the energetic and able junior member of the house to raise sufficient to make an offer of about 30 per cent. on liabilities that probably will be found to reach nearly a million dollars, have not met with all the success they deserved, there seems to be no other course open in the interest of the creditors but the present step. The elder partner, whose marked ability throughout his long career has ever been at the service of his fellow-citizens, in civic as well as in provincial parliaments, occasionally to the neglect of his own affairs, deserves and has the sympathy of the entire mercantile community. As the business is a valuable and profitable one, there is no likelihood of its being discontinued, and the directors and liquidators of La Banque du Peuple will doubtless be able to secure and retain all the trained assistance they require for the purpose of carrying it on. Since writing the above,

a proposal has been made in the interest of the creditors by the Messrs. Clendinneng that in consideration of their discharge by the creditors, they consent to sell all the assets vested in the, or either member of the, firm of Wm. Clendinneng & Sons, to the Canada Pipe & Foundry Co., an incorporation with an authorized capital of \$100,000 paid up; the claims of the creditors to be, and appear, pro-rata as holders of said stock, and the said company to hereafter represent the interest of all the creditors. The purpose of the said organization, under this arrangement is to avoid the heavy loss that must result if the concern were placed in bankruptcy—and to have an organization under which the old established business of Wm. Clendinneng & Son may be continued without a break as a living concern, and without prejudice to the interest of the creditors. Further particulars will appear next week.

—Wm. HOWARTSON, jr., general storekeeper of Black Cape, has assigned. He has been losing money of late—Moise Savard, shoes, Hull, has assigned. He was in a very small way and lacked means and ability—Mr. Frederick Cushing, proprietor of the Montreal Silver Truss Company and also doing business under the style of Cushing & Co., brush manufacturers, has assigned. The assets consist of stock in trade and machinery in the factory, and book debts. The liabilities are about \$3,500, the principal creditors being:—Charles J. Binmore, \$1,650; Palmetto Fibre Company, Chicago, \$1,100; J. H. Chapman, \$950; Joseph Ruse, Buffalo, \$500; Paul Gallbert, \$133; N. Beaupre, \$182—A. C. Gravelle, shoes, Ottawa, is offering 10 cents in the dollar to his creditors—C. J. Sohlin, stamping, Toronto, has assigned. He could not get sufficient work to make it pay—J. E. Pitts, formerly a butcher in Toronto, started a hotel in Markham about four years ago. He has not found it profitable and has assigned—Grossman & Robitaille, peddlers suppliers of this city have assigned. They have met with some losses of late which have crippled them. Their liabilities will be about \$12,000—Fortier & Co., furniture dealers of this city, have succeeded in settling at 50 cents in the dollar, cash—D. Houle, a small general storekeeper of St. Paul de Chester, has assigned owing \$2,600—T. Pinfold, liquor dealer of St. Thomas, already noted, is now offering 35 cents in two, four and six months—John E. Burroughs, ginger ale manufacturer of Shawville, has assigned. He appears to have tried to do too large a business for his capital—Robert Graham, hotelkeeper of Courtenay, B. C., found his hotel was not paying and tried to sell out. He could not find a purchaser and has had to assign—J. S. Flynn, dry goods of this city, whose difficulties have already been chronicled, has succeeded in compromising at 60 cents in the dollar—Robert Cote, general storekeeper of St. Hilarion, is offering 12 cents in the dollar to his creditors—Amiot & Hervieux started a dry goods store in this city in the spring of last year. Their capital was insufficient to meet the competition of established houses and they have assigned owing \$9,000—Jos. Dagenais & Co., grocers of this city, have compromised at 25 cents in the dollar, cash, on liabilities of \$700.

—A PETITION for a winding up order for the Dominion Blanket & Fibre Co. of this city has been applied for and a meeting to appoint a liquidation has been fixed for Tuesday next. The company was working under an extension, but was unable to pull through—J. Godin & Co., shoe-dealers in a small way, have assigned owing \$1,500—McCrae & Watson, plumbers of this city, find themselves unable to carry out the terms of their composition and have assigned. Losses by the insolvency of the Queen's Hotel are the primary cause of their troubles. They owe about \$5,000—J. N. Graveline, general storekeeper of St. Francois du Lac, started about 15 months ago, coming from St. Jean Baptiste de Rouville. His means were small and competition was unusually keen. As a result he has assigned, owing \$6,000—Angus Lemay, general storekeeper of Warwick, has assigned. His store was some miles from the village, and the stand was a poor one in dull times—Leon Larochelle, general storekeeper of St. Henri, assigned in June, 1902, when he settled at 30 $\frac{1}{2}$  cents in the dollar, cash. Since then he has not done well, and his assignment is not a surprise—Three offers of compromise are noted from firms whose difficulties have already been recorded. J. Burns & Co., general storekeepers of Bayfield are offering 60 cents on the dollar on liabilities of \$1,900; C. Adelson, tailor, of this city is offering 25 cents payable in three and six months; and J. P. Boyer, a local grocer, offers 15 cents, half cash and the balance in six months.

MANCHEE, WILSON & ADAMSON, manufacturers of mouldings in Toronto, have got into difficulties and are preparing a statement to be submitted to a meeting of creditors. They bought out Mulholland & Co., at the beginning of the year, and appear to have assumed too heavy a liability in doing so—C. O. Leclair, a small tobacconist of this city, has assigned owing \$1,000—Frank Tyler, harness dealer of Hastings, settled at 40 cents in the dollar last spring. This does not appear to have given him the necessary relief for he has just assigned.—Mackay & Brown succeeded Mackay & Rowan last August, and have just assigned after accumulating \$2,800 in liabilities—Hugh Cuthbertson, shoes, Ayr, has made an assignment which will probably be converted into an extension. He shows assets nominally worth \$3,500 against liabilities of \$1,700. The trouble seems to be that he got too much out in book debts and then found himself unable to make collections in time to meet maturing payments—A. Mirault, general storekeeper of St. Marie Salome, has assigned. He did only a very limited trade at best, and of late has seen it gradually diminish.

—PARTNERSHIP has been registered by Mrs. A. R. Williams and F. C. Wilson, machinery and machinery supplies (A. R. Williams & Co.); Cyrille Sicotte, sr. and Cyrille Sicotte, jr., joiners and builders (Sicotte, fils & Cie.); William A. Wayland, and Charles G. de Tonnancour (The Montreal Dairy Co.); John and C. E. Archambault (The Empire Tobacco Co.); Mrs. F. X. Latour and Marie Louise Gravel, perfumery, etc. (A. Gravel & Cie.); Mme. A. Leblond and L. Bellemer (Societe General de Produits Industriels, "Leblond & Bellemer"); O. Dusseau, (Lebrun & Co.); Arthur and Magloire Labelle, oysters, fruit, etc., (Labelle & Cie.); Mrs. Hector Rochon, alone, grocer (H. Rochon & Cie.); C. A. Begin, alone, flour, etc., (Begin & Legault); F. Hurtubise, alone, hardware (Hurtubise & Cie.); Amedee Tardiff, alone, painter (Hemond & Cie.); J. G. F. Bosillieres, groceries (Royal Manufacturing Co.)

—R. A. TASCHEREAU, druggist of this city, is another victim to the widening of Notre Dame Street. It practically killed his trade for a while, and forced him to run so far behind that he has had to assign, owing \$1,400—J. D. Young, cigar-dealer of Toronto, has assigned. He had a good stand; but he started on borrowed money and his expenses were too heavy for his trade—Henri Lefevre grocer of this city, has assigned owing \$2,000. He put too much of his capital into property and this hampered him—A. Patenaude & Co., in which Alexander Patenaude was the only partner, succeeded Mathien & Patenaude some ten years ago in the coal business. He was supposed to be doing well, and the announcement that he had fyled a consent to assign caused some surprise in the trade.

—THE grain standards for the district east of Port Arthur were fixed on Friday last the members endeavoring to make their selections as near as possible in accordance with last year's. Last year's grain was considered to be of good quality all round, and this year's crop will come fully up to the old standard. The wheat is quite equal to that of last year; oats are good, and peas well up in quality. Barley varies somewhat, being a little off colour, but that is all.

—OWING to an oversight on the part of another New York customer in not attaching their names when sending us cuts for their space, the electrotypes intended for their space was inadvertently inserted last week in the advertisement of Messrs. Ferd. Fuchs & Bros., the well-known manufacturers of sterling silverware of New York City. Their own electros appear in this issue.

—We regret to hear of the sudden death of Captain John Murphy, one of the most successful ship-owners of Yarmouth, N. S., at the age of 71 years. He leaves three children to mourn his loss. His son, Mr. Chas. Murphy, managing partner in the wine and commission house of James Guest & Co., of this city, has received the sympathy of a large circle of friends in his bereavement.

—DISSOLUTION has been registered by Pierre Chicoine, sr., and Ovide Chicoine, boots and shoes (P. Chicoine & Cie.) Thos. S. Gardiner and William Nightingale butchers (Gardiner & Co.); A. T. A. Chagnon and L. T. Frigon, contractors for the flooring of the Drill Shed (A. Chagnon and Louis T. Frigon); John and George H. Archibald (The Empire Tobacco Co.)

—THE stock of fancy goods of the insolvent estate of J. F. Raphael has been sold by auction. The stock brought 58 cents and the book debts 43 cents in the dollar, cash.

—THE price of window glass was increased by the United States Trust 9 per cent. last Monday. Hereafter the entire product of seventy window glass concerns whose capacity is 4,800,000 to 5,000,000 boxes a year (\$10,000,000 to \$12,000,000 worth) will pass through the hands of but two sales agents, one at Pittsburg and another in Indiana.

—FOR the first time in a century Halifax is without any local marine insurance company. Twenty years ago there were five local companies, viz.: The Nova Scotia Marine, The Union Marine, Merchants' Marine, Atlantic Marine and Ocean Marine. Four of them succumbed during the intervening years and the Nova Scotia has decided to wind up. The Boston Marine will soon have a monopoly on marine insurance in the province.

—THE exceptionally warm and for the most part dry weather of last week forced late corn to rapid maturity, too rapidly in some instances for best results, but it has practically placed this crop beyond further danger from frost. The weather has also been favorable for gathering corn, and much of the crop has been secured and some husking done.

## Correspondence.

### DEPOSIT STOCK.

The Editor of the JOURNAL OF COMMERCE, Montreal.

DEAR SIR:—In reference to the short paper I read at the meeting of the Bankers' Association at Quebec,—

You state that it would commit the banks to a fixed rate of interest for a long term of years on the one hand, and on the other, give the depositor a bond subject to depreciation and non-convertibility, etc.

To a certain extent you are wrong in regard to the banks being held to a certain rate of interest, as under my scheme, the banks would have the right to reduce the rate upon giving the deposit shareholders six month notice; and the shareholder would have the right to withdraw his money upon receiving such notice at the expiration of the six months.

The other point I think would be covered by the amount being limited to the paid up capital stock of the bank which would absorb less than one-third of the present deposits held by the banks. I think that ought to ensure the convertibility of the stock.

At any rate, I do not see that it would ever depreciate very much, because investors are to-day buying bank stock carrying double liability at a price that pays them less than 5 per cent.

As you probably have not seen the paper, I enclose you printed slip and would like to have you look over it.

Yours truly,

WM. FARWELL.

Eastern Townships Bank,  
Sherbrooke, Sept. 25th, 1895.

We make room for Mr. Farwell's address elsewhere.—ED. OF J. C.

### DEPOSIT STOCK.

We subjoin the address of Mr. Wm. Farwell of Sherbrooke, General Manager of the Eastern Townships Bank, before the recent meeting of the Bankers' Association in Quebec, referred to in the correspondence elsewhere:

The August number of the London Bankers' Magazine contains an able article on the banking situation in Great Britain, and refers to the immense sums of money lying on deposit in the banks, and the difficulty of finding profitable employment for any considerable portion of the amount.

In concluding the article, the writer suggests as a partial remedy, the creation of a deposit stock, bearing a low rate of interest, and made easily convertible, which might absorb a considerable portion of the amount, thereby making such deposits permanent and not subject to withdrawal, except at the option of the issuing bank.

It is true the same conditions do not at present exist in Canada, but in view of the increasing wealth of the country—as shown by the large amounts on deposit in the Government Post Office Savings Bank, the chartered banks, the savings banks—the same conditions are likely to arise; in fact, there is to-day a large amount of deposit money practically lying idle which the banks are paying interest upon, and which might be used if of a permanent nature, similar to ordinary capital of a bank, but at a lower rate of interest.

The suggestion in the Magazine article above referred to, seems worthy of consideration by the Canadian Bankers' Association, and the writer proposes to submit some suggestions in this paper relative thereto, in order that the matter may be discussed and if approved, steps be taken at an early session of Parliament to obtain the necessary amendment to the Bank Act for carrying out the scheme.

The greatest difficulty to be overcome is to provide for the convertibility of the stock. But this I think could be accomplished by limiting the amount of issue. I would suggest, therefore

that the paid-up capital and reserve fund be made the basis. The rate of interest should also be limited, but each bank should have the right to fix its own rate—always, however, within the limit; and should have the right to reduce the rate upon giving six months' notice subject to the right of the depositor to withdraw his capital upon expiration of such notice, provided notice is given the bank of such intention; the bank always to have the right to repay any portion of the capital upon giving six months' notice and also re-issue same; these notices to be in writing and mailed to the depositor and the bank duly registered: the interest to be payable annually or semi-annually, as the rules of the bank may establish.

This stock to be subject to no liability, and in the winding up of a bank, to rank with other creditors pro rata.

Provisions should be made for subscriptions in regular form; and the issue of certificates of shares should be in amounts of \$100 each, and transferable upon surrender of the certificates and execution of transfer forms to be provided. It should also be lawful for banks to loan upon security of this stock.

The monthly statement to Government should show the amount issued, and a list,—similar to the list of shareholders now required by the Bank Act—should also be sent to the Minister of Finance, but not for publication.

I think this covers the details of the scheme, and we will now consider its advantages.

1. If availed of by the public, it would give the banks an increased amount of capital, as permanent as its ordinary capital but at a lower rate of interest. And as it would realize the proportion of cash reserves held against such proportion of its deposits, as might be converted into this stock, it would enable them to assist business enterprises more liberally, both in amount and in rate of interest.

2. It would be of advantage to the business community, as it would increase the loaning capacity of the banks. To illustrate: on the 31st of July last, the Canadian banks held on deposit from the public at interest, the enormous sum of \$114,512,523, against which there should be held, according to the best banking authorities, cash reserves of say at least 20 per cent either in coin, legal tender notes or on deposit on call with redemption agents. This would amount in round numbers to nearly twenty-three million dollars, the whole of which is practically unproductive and is now withdrawn from commercial uses. If the paid-up capital stock of the banks is taken as the limit of the proposed stock, this then would absorb \$61,000,000 of the present deposits, thereby releasing over \$12,000,000 which would be made available for business purposes of the community.

3. The depositors would be benefited by converting their money into this stock, as a bank could afford to pay an increased rate of interest. The average rate of interest paid depositors will probably exceed 3 per cent, as although some considerable amount only bears 3 per cent, a large percentage of savings bank and special deposits carry 3½ per cent and some banks even pay 4 per cent, but I am under the impression their numbers are few.

Now, it must be borne in mind that the nominal rate does not represent the actual cost to a bank, as the unproductive cash reserve increases the cost from 20 per cent to 25 per cent, therefore, a bank could better afford to pay 4 per cent interest on Deposit Stock than 3 per cent on special deposits as at present.

It is quite true the present rate of interest is too high, but as long as the competition between banks is so keen; and while the Government Post Office continues to pay 3½ per cent, I see no possibility of a reduction in the rate.

As the proposed stock carries no double liability, I think it would follow that it would be a legal investment for Trust funds—or might be made such. This would prove a boon to the public as it is difficult at present to find investment for such funds at satisfactory rates. It would thus leave such monies in the channels of commerce instead of being withdrawn by investment in Government or other securities.

This scheme is submitted not as being complete in detail but as worthy of consideration by the Association.

FIRE RECORD.

Port Hope, Ont., Sept. 17, residence of Mrs. Lewis Ross, Pine street, owned by Mrs. J. B. Traves, burned, with all its contents. House insured for \$1,000 in Alliance, and Mrs. Ross carried an insurance of \$1,000 in the Royal.

Norwich, Ont., Sept. 16.—Fire destroyed Hakin's drug store and Panter's grocery. Hakin loses \$4,000; insured for \$2,000 in Phenix of Brooklyn and \$1,000 in Perth Mutual. Panter insurance, \$350 in Western and \$250 in Gore. Dr. Harvey insured in Waterloo for \$250. Miss Carroll owned the buildings; insured for \$2,000 in the Royal.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Sept. 21, 1895:

	1895.	1894.
Passenger Train Earnings.....	157,652	157,341
Freight do. do. ....	258,854	247,607
Total do. do. ....	\$416,506	\$404,948
Increase 1895, \$11,558.		

LEGAL RECORD, &c.

Week ended Sept. 26th, 1895.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments rendered for sums of \$250 and upwards, and chattel Mortgages and Bills of Sale for sums of \$500 and upwards:

WRITS ISSUED, PROVINCE OF QUEBEC.

September 17th.

Coteau du Lac—S. Warren vs. J. Quinlan.....	\$ 340
Laprairie—A. J. A. Roberge vs. R. Leaneor, \$324; A. J. A. Roberge vs. L. Robert, \$3,913.	
Montreal—C. Noel vs. J. B. Bibeau, \$454; C. J. McCully vs. J. Maison et al, \$400; J. Price et al vs. Queen's Hotel Co., \$291; S. Pretsfeld vs. C. Runk et al, \$499; H. J. Jeffrey vs. J. Watterson (Disputed) \$585.	
Quebec—O. Murphy vs. R. Daly, \$480; P. Kearney vs. J. A. Letellier (Contested) \$2,830; London & Brazilian Bank vs. J. A. Maguire, \$1,865.	
River des Prairies—C. Noel vs. J. B. Bibeau.....	450
St. Johns—N. Perron vs. H. Roy.....	461
Stanbridge—L. Gouin et al vs. J. Campbell et al.....	1,740

September 18.

Montreal—Banque Jacques Cartier vs. A. M. Featherston et al, \$525; Dme. W. M. Eglach vs. J. E. O. Labadie, \$800; Dme. M. W. England vs. H. A. Labadie, \$800; J. Gourley vs. J. N. Nelson, \$250; W. W. Ogilvie vs. W. Planter, \$692; Credit Foncier vs. C. A. Prevost, \$3,089.	
Quebec—A. Carrier et al vs. R. Daly & L. Carrier, \$1,011; H. J. Gale vs. G. Forg, \$250; La Soc. Au Inter de Const. et D'Enterprise de Traveau Public vs. O. M. & Char. Ry., \$21,408; G. Demers vs. F. Pennee, \$262.	

September 19.

Absentee—J. Bousquet vs. De Rosalie Beaulieu.....	1,100
Brompton—La Banque Nationale vs. H. Prefontaine....	725
Joliette—P. Degnard vs. Dme. M. Racine.....	385
Lennoxville—Est. A. Taylor vs. Est. of Caron Gabriel....	2,000
Montreal—Jac. Cartier Bank vs. Canadian Pac. Ry., \$391; P. Demers vs. J. Cousineau, \$546; W. W. Ogilvie vs. J. Dupont, \$1,020.	
Richmond—W. White vs. J. Alexander.....	1,500
St. Cesaire—E. Gaucher vs. L. Chabot.....	500
St. Angele—B. Loisele vs. F. Teraut.....	275
St. Jean Des C—Dme. M. L. Morand vs. Z. Beaudet....	500
Stanstead Plain—M. F. Hackett vs. W. L. Terrill.....	554
Sutton Tp—L. W. Miner vs. H. Welch.....	779

September 20.

Montreal—P. Demers vs. N. Bray, \$302; Quebec Bank vs. J. Casey et al, \$711; D. Lapointe vs. Delle A. Mills, \$288; J. H. Lepage vs. S. L. Richard, \$300; J. Thibeault vs. Dme. C. Serhurier, \$608.	
Nicolet—H. Vaillancourt vs. De Louise Rouleau et al, \$2,500; J. A. Fugere vs. Dlle. Anna Tremblay, \$250.	
Quebec—F. Ross vs. O. Jobin, esq., \$5,250 and \$5,250.	
St. Narcisse—P. Thibeault vs. H. Vullet.....	\$ 261
Three Rivers—E. Barnard vs. J. Peterson et al.....	2,315

September 23.

Iberville—C. R. Cousins vs. J. R. Labelle, \$284; C. R. Cousins vs. J. R. Labelle et al, \$257.	
Lacadie—D. Macdonald vs. N. Perron.....	2,309
Montreal—J. McShane vs. G. K. Dean et al, \$398; L. A. Drapeau vs. M. H. E. Gaudet, \$250; Dlle. A. Hudon vs. Les Soeurs de la Misericorde, \$5,000; E. M. Gibb et al vs. C. D. Maze, \$291; Banque Jacques Cartier vs. J. McShane, \$250; Dme. M. A. Snodgras vs. F. W. Newman, \$275; Dme. H. Minty vs. N. Rosenbaum, \$602; I. L. Lafleur vs. R. Wilson, \$294.	
Napierville—D. Remillard vs. I. Perron.....	4,165
Quebec—Asia Shipping Co. vs. B. Verett (contested)....	528
St. Blaise—D. Macdonald vs. M. Perron.....	2,309
St. Edouard Lotbiniere—L. Mahen vs. A. Trottier.....	254

WRITS ISSUED, PROVINCE OF ONTARIO.

September 17th.

Bertie—Esther A. Detenbeck et al vs. M. K. Collier, \$3,000; D. Fritz vs. Margt. & Mary A. Fritz, \$1,000.	
Brigden—Traders Bank vs. R. M. Hume et al.....	\$ 400
Cornwall Tp—S. Chaum vs. T. Major.....	1,000
Lindsay—Stratton & Hall vs. W. H. McLure et al.....	725
Nichol Tp—J. J. Daly vs. W. McAlister.....	325
Ottawa—F. Hunt vs. H. J. Hunt.....	4,500
Ottawa—Prescott B. & M. Co vs. Ada L. Gilmour.....	1,353
Peterboro—B. Braddburn vs. T. McKee.....	425
Scarboro Tp—S. J. Hall vs. W. Pearson.....	1,985
Stormont Co—D. A. McDonell vs. Great Northern Tel Co.	5,000
Sudbury—Toronto Fish Co. vs. J. B. Veach.....	255
Toronto—B. Heyden et al vs. E. J. Gollop, \$735; Pearson Bros. vs. C. Heber et al, \$611; F. R. James vs. M. Rountree, \$2,675; Beatty & Hamilton vs. Mary Shaud exrx., et al, \$1,845.	
Townsend Tp—T. Myerscough vs. A. Robinson.....	800
Trafalgar Tp—Imperial Bank vs. J. Stephens.....	252
Wallaceburg—Elzbth. Presley vs. J. McTaggart, admr....	1,092

September 18.

Almonte—Mary O'Brien vs. D. M. Fraser & L. J. Dowdell, \$1,045.	
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Aylmer—D. Liddle vs. B. S. Blown et al.....	258
Bayfield—T. B. Escott & Co. vs. J. Burns & Co.....	306
Caledonia—W. Scott vs. R. Shirria et al.....	1,701
Gloucester—J. O'Meara vs. A. C. Finlay et al.....	1,419
Lanark—Margt. Foster vs. Jas. Foster.....	700
Lincoln Co—Margt. Bessey vs. Can. Col. Cotton Mills Co. (Dmgs), \$1,500.	
Pakenham—J. Gillies et al vs. H. M. & Martha Dickson.	1,844
Port Arthur—A. S. Wink vs. Jas. Dickinson.....	391
St. Thomas—Wm. Sutherland vs. Provincial Provident Institution, \$500.	
Toronto—J. L. Smith et al vs. J. S. McMaster & J. Muldrew, \$10,000.	
Windsor—W. Agnew & Co. vs. Kerby Bros.....	286

September 19.

Dutton—S. A. & M. Cote vs. Dunwich Co-operative Assn.	551
Eaniskillen Stn—G. O'Hara vs. T. Evans, (dmgs).....	5,000
Frontenac Co—G. W. Aney vs. Kingston Oil & Enamel Cloth Co. Ltd., \$2,174.	
Hamilton—R. Raines vs. Hamilton Bridge Works Co. (dmgs), \$2,000.	
London—J. W. Macguire vs. J. Labatt.....	421
Montague Tp—Charlotte Edmonds vs. T. Driscoll.....	420
New York City—F. A. Hogaboom et al vs. C. & H. MacCulloch, \$1,261.	
Peel Tp—Mary J. Steenson vs. G. Steenson.....	537
Scarborough Tp—Standard Bank vs. J. Stonehouse.....	305
Sudbury—D. W. Thompson & Co. vs. W. J. Ford & Ford & Co., \$350.	
Toronto—E. R. C. Clark vs. M. Dwan & Co., \$2,588; Farmers' L. & S. Co. vs. T. W. Horn, \$514; Mimico Real Estate Sec. Co. vs. W. A. Hunter, \$892; A. Hudson vs. Anna & Mackintosh Hutchinson, \$7,360; Canada Paint Co. vs. A. Manning, \$2,163; H. Phillips vs. I. J. Marsh, \$277; Oakville Elec Man'g. Co. vs. H. W. Petrie, \$6,000 London & Can. L. & A. Co. vs. G. Sinclair et al, \$2,780; Canada Paint Co. vs. H. Thorne, \$3,902; London & Can. L. & A. Co. vs. R. West et al, \$38,016.	
Trenton—Phoebe J. Porte et al vs. Cathe. MacLellan...	1,368
Turnberry Tp—Sawyer & Massey Co. vs. D. & T. Pope..	861
Tyendinaga—J. S. Magurn vs. P. J. Sally et al.....	1,892
Walkerville—J. D. Pennington vs. Globe Furn. Co., Ltd.	2,000
Winchester—A. Campbell vs. D. F. Sutherland et al....	4,348

September 20.

Berlin—G. Bock vs. W. Turner et al.....	386
Caradoc—T. Macbeth vs. J. H. Fisher.....	243
Chatham Tp—G. Stephens vs. A. T. Arnold.....	291
Cornwall Tp—J. Nolan vs. F. I. & Cathe. Brennan.....	1,108
Niagara—J. B. Geale vs. W. G. Geale.....	388
Toronto—E. W. Scarlet vs. C. J. & A. O. Hastings, \$821; T. Bonar vs. S. Howarth, \$1,516; F. J. Whatmough vs. W. B. Hurdon, \$1,520; D. Henderson vs. J. E. McGarvin & R. Crane, \$1,656; Ruth McRoberts vs. H. H. Moorhouse, \$2,263.	

September 23.

Alexandria—P. Demers vs. N. Bray.....	302
Carlisle—A. Koella vs. T. Carey.....	1,000
Eganville—Quebec Bank vs. J. Casey.....	711
Toronto—J. Henderson vs. J. J. Folley (settled) \$3,436; G. Gooderham vs. E. & M. G. Hanlan, \$2,212; A. R. McDonald & Co. vs. J. Eaton Co. Ltd. (damages, etc) \$5,350; Imperial Bank vs. R. H. Ramsay & Son et al, \$1,742; Imperial Bank vs. R. H. Ramsay & Son et al, \$3,801 & \$4,712; Bank of Hamilton vs D. A. Rose, \$320.	
Woodstock—Elzth. Wilson vs. H. H. Howell, \$600; K. McLean vs. J. S. Rapson et al, \$369.	

WRITS ISSUED, MANITOBA.

September 18.

Winnipeg—Hagel & Howden vs. J. A. Rogers & Co....	250
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JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

September 17.

Montreal—Dlle. P. C. Cherrier et al agt. C. H. Walters, \$816; A. Moring agt. A. G. Doughty, \$273; J. D. Dickinson et al agt. A. S. Whitney, \$848.	
Clarke—G. Lumsden agt. Wm. & S. Brown, \$513; G. Lumsden agt. T. Simpson et al, \$627.	
Doyer E. Tp—D. Carr agt. A. Ducedre.....	379
Drayton—Imperial Bank agt. Whealey & Schwendiman.	1,764
Grantin—J. H. Bradt agt. W. B. Stewart.....	500
Sudbury—W. Lesperance et al agt. J. Gallagher.....	294
Toronto—T. M. Higgins agt. T. T. Todd et al.....	292

September 18.

Montreal—R. B. Hall agt. Dme. Walter Wiley.....	304
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September 19.

Clarenceville—J. Ricard agt. G. H. Creller.....	\$ 700
Stanstead Plain—Hattie Keaniston agt. J. W. McDuffee.	425

September 20.

Montmagny—C. Audet agt. La Cie d'Ass. Mutuelle Contre le feu de Montmagny, \$1,421.	
St. Perpetus—D. G. Decoteau agt. J. B. Pinard.....	\$ 371
Shefford—C. McCaffrey agt. A. H. Bullis.....	350.

September 23.

Arthabaska—G. A. Duclos agt. T. Ayotte et al.....	400
Montreal—Dme. M. O. Benoit agt. H. Paradis.....	1,076
St. Henri—A. Lecomte agt. C. Leclerc.....	327

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

September 18.

Burnhamthorpe—W. Dorsey agt. R. & W. Chadwick....	250
Lincoln Co—S. D. Woodruff agt. St. Catharines & Niagara Cen Ry. Co., \$921.	
Paris—W. J. Thompson agt. W. Midgely et al.....	267

September 19.

Barton Tp—J. Marshall agt. F. W. Schwendiman.....	\$ 965
Brighton—R. B. Puddicombe agt. J. H. O'Neill.....	420
Gilmour—Lewes Bros. & Co. agt. J. & C. H. Caverly.....	501
Hespeler—J. Sleighter agt. John Sleighter and wife.....	2,645
Parkhill—J. C. Watson & Co. agt. J. B. Williard.....	300
Pilot Mound—Jane Graham agt. T. Graham.....	414
Simcoe—Dom. Bldg. & Loan Assn. agt. Mary A. & G. R. Perry, \$1,147.	
Toronto—E. B. Shuttleworth et al agt. R. T. & Alice Brown, \$2,343; Toronto Gen. Trusts Co. agt. Jos. Pim, \$17,168.	
Winchester Tp—W. W. Barrie & Co. agt. J. Moodie.....	357
York Co—Deffrennes Duplnoy Freres agt. H. B. Clark, \$2,275; Imperial L. & N. Co. agt. J. Fairhead, \$5,400; Acct. Supreme Court agt. W. Hart, jr., \$2,284; A. E. Bingham agt. F. A. Miller, \$739; Toronto Genl. Trusts Co. agt. J. Rose and wife, \$636.	

September 20.

Markham—Dominion Brewery Co. agt. J. E. Pitts....	618
Ottawa—Toronto Genl. Trusts agt. J. Macfarlane, \$966; J. Leggatt agt. E. A. Theborge, \$538.	
Toronto—E. Schmolle agt. W. A. Verner.....	300

September 23.

Douro—J. J. Lundy agt. J. O'Brien et al.....	2,132
Finch Tp—Union Bank of Canada agt. V. Duchesneau et al, \$397.	
Matilda Tp—Union Bk. of Canada agt. G. S. Ault et al, \$325; Union Bk. of Canada agt. T. S. & D. Carter, \$450.	
Metcalfe Tp—J. Brown agt. S. Montgomery.....	366
Seagrave—J. Fleury & Sons agt. J. McKinlay et al.....	364
Trenton—G. Cross agt. Cathe. MacLellan & P. J. O'Rourke, \$1,440.	

JUDGMENTS RENDERED, MANITOBA.

September 18.

Calgary—Canadian Trading & S. Co. agt. J. Bannerman.	2,153
Winnipeg—J. & A. Swanson agt. Manitoba Paving Co....	334

September 19.

Fort William—Eaton Bros. agt. F. Mireault.....	462
Rhineland—F. A. Fairchild & Co. agt. J. Fehr.....	2,322

JUDGMENTS RENDERED, NOVA SCOTIA.

September 23.

Ohio—Geo. Crosby, Mfr. Woodenware, etc., for.....	\$ 254
Port Morien—Morien Mutual Co. Ltd., for.....	\$405 & 521

JUDGMENTS RENDERED, BRITISH COLUMBIA.

September 19.

Lulu Island—G. Cassady & Co. agt. B. C. Oil & Guano Co. Ltd., \$2,293.	
Revelstoke—G. Y. & J. Galt agt. W. Cowan.....	280

September 20.

Vancouver—G. Cassady & Co., Ltd., agt. W. A. Mace, \$1,286; A. Robertson agt. L. B. Hesse, \$2,318; China Traders Ins. Co. agt. W. L. Keene, \$1,365.	
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CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

September 17.

Aylmer—R. H. Hemstreet to W. Warnock.....	\$ 954
Carleton Co—Can. Pacific Ry. Co. to W. Linton (Dmgs.)..	2,000
Monck Tp—A. Boyd to C. W. Topp.....	886
Parry Sound—M. Pearce to Ellen Pearce.....	3,000
Picton—G. W. Waggott to E. J. Healy.....	6,000
Toronto—Eliza Hill to A. H. Smith.....	525
Wainfleet—J. & Phoebe C. Eaton to Mary J. Jones, exrx.	956

September 18.

Hanover—S. B. Clark to W. H. Gorden.....	2,000
Kingston—R. Spencer to Maria Spencer.....	916
Lindsay—Jas. & Ann Clendennan to Isa W. Davidson....	1,000
London—Essex Brass & Iron Co., Ltd to S. Wright.....	750
Niagara—F. C. Pickwell to G. Pickwell.....	550
Rat Portage—G. Durham to W. Nickson.....	2,500
Ripley—G. H. Mooney et al to H. P. Chapman.....	512
St. Catharines—T. Sweet to J. D. Evans.....	2,632
Toronto—R. J. McBride to R. Edgar.....	579
Trafalgar Tp—G. H. Holmes & wife to Bank of Hamilton, \$1,500.	
Wawanosh Tp—W. H. Wilson to Smiley & Westbrook..	747

September 19.

Bromley Tp—Mrs. Cathe. Enright to A. Rougier.....	500
London—J. B. Land, exr. to A. Smith.....	1,100
Ripley—G. H. Mooney et al to H. P. Chapman.....	518
Tilsonburg—J. D. & Matilda Barkey to Imperial Bk., \$3,091	
Toronto—Mrs. J. Burns to L. Reinhardt, \$577; G. Clatworthy to D. Gibson, admr., \$900.	

September 20.

Flos—E. Bell to G. I. Fisher.....	650
Guelph Tp—Isa Dyson to Guelph & Ont. S. Soc.....	500
Guelph Tp—W. C. Keough to J. Goldie.....	519
Hespeler—J. Kruger to F. Weiberg.....	1,378
Ottawa—J. Genaud & wife to F. X. Demers.....	2,259
Simcoe—L. Brady to Susan Butler.....	600



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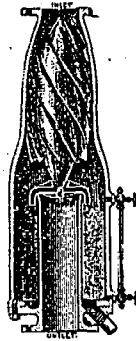
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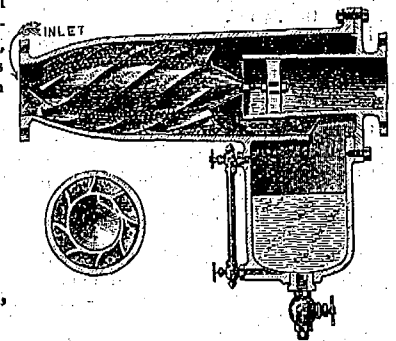


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Horizontal Separator.

September 23.

Hamilton—F. B. Fairchild and wife to Grant Lottridge Brew. Co. \$1,086.	
Leeds Tp—Mary & C. A. See to J. McParland.....	916
Morsea—M. Turybury to E. E. Naylor.....	734
Peterboro—S. Holland to J. Callanane.....	1,400
St. Catharines—P. Ginsburg to C. B. Hare.....	267
Toronto—Mrs. Sarah Jerrett to T. McCausland.....	719
Toronto N—J. B. Wilson to J. Carter.....	360
Woodstock—Mrs. Eleanor Garnett to L. A. Garnett.....	2,800

### CHATTEL MORTGAGES, MANITOBA.

September 18.

Winnipeg—P. Brown to J. Calder.....	2,547
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### CHATTEL MORTGAGES, B.C.

September 19.

Victoria—E. Baines & Co. to W. S. Chalmers.....	\$22,000
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September 20.

Fort Steele—H. J. Edson to N. S. A. A. Wallinger....	1,800
Stoveston—Atlas Canning Co., Ltd. to Bank of B. N. A., & \$700.	\$4,200
Vancouver—I. Bushong to A. Strathus, \$711; International Ice & Cold Storage Co., Ltd. to C. J. Marani, \$2,500.	

CHATTEL MORTGAGES, N. S.

September 23.

Ship Harbor—Webber & Cook, mill, for.....	\$2,750
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### BILLS OF SALE, PROVINCE OF ONTARIO.

September 18.

Allegheny, Pa—J. C. Johnston to W. R. Reid.....	2,600
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September 19.

Ottawa—Margt. & S. McCullough to J. A. Cameron.....	\$5,000
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September 20.

Adjala—Jas. Lee to R. J. Lee.....	897
Ridgetown—G. M. Westland to H. Westland.....	1,100
St. Thomas—A. McCrimmour to Jennie Macdonald.....	650

September 23.

Brockville—A. Laundry to J. Hawley.....	\$ 800
Toronto—A. T. Patterson to Alice Brown.....	642

### BILLS OF SALE, N.B.

September 18.

Albert—A. H. McLane & Co., jeweller, for.....	817
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### BILLS OF SALE, N.S.

September 18.

Halifax—J. D. Brokenshire, jeweller, for.....	600
Tor Brook—John McGuinty, lumber, for.....	1,000

—THE official returns for the month of August show a satisfactory improvement in the English salt trade. For almost the first time for several years the shipments (67,781 tons) have exceeded the average of the past ten years, which has been 66,413 tons.

## Financial.

Thursday Ev'g, Sept. 26th.

The profits of the syndicate on the last bond issue cannot be looked upon as excessive. They received 4.9-10 profit on the transaction, and 1¼ per cent. interest on their money. Naturally the question arose why the amount divided among the members was so small. The reply was that the losses in maintaining the gold reserve, and in manipulating the sterling exchange market, swallowed up the bulk of the anticipated profit, as they had to pay a commission of ½ per cent. to the exchange houses to handle their drafts. The exportation of gold has not yet ceased; although the price of exchange has dropped perilously close to the unprofitable point. About \$450,000 has already gone forward this week, and \$1,000,000, the first shipment of a peremptory order for \$2,500,000 will be withdrawn on Satur-

day. This will probably be the last shipment, as all the factors in sight are in favor of a lower market for sterling exchange. The placing of \$15,000,000 of Erie Reorganization prior lien bonds in London, the Illinois Central's sale to its shareholders of \$10,000,000 new stock at par, most of which goes to the same market, the assessments on the stocks held by European investors under the reorganization schemes, and the probable placing of the most of the new issue of New York city gold bonds abroad, will altogether furnish from \$15,000,000 to \$20,000,000 of exchange, and when to this is added the bills drawn against the steadily increasing exports of cotton and grain it can be seen that any further advance in exchange to the gold shipping point is improbable. Indeed sterling shows a drop of ¾ to ½ point during the week and in New York posted asking rates for sterling are now \$4.88½ to \$4.89 for long bills and \$4.89½ to \$4.90 for demand. Actual rates are: Long bills, \$4.87½ to 4.88½; sight drafts, \$4.89, and cable transfers, \$4.89½. Francs are quoted at 5.18½ for long and 5.16½ for short; reichsmarks, 95½ for long and 95 13-16 to 95½ for short; guilders 40 3-16 to 40¼ for long and 40 5-16 to 40¾ for short. In this market rates between banks were 9½ to 9¾ for sixties,

9¾ to 9¾ for demand; 10 for cables and ¼ to 3-32 discount for New York funds. Over the counter rates were 9¾ to 10 for sixties, 10½ to 10¾ for demand, 10¾ for cables, and par for New York funds.

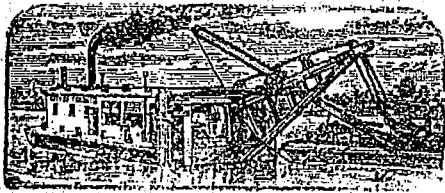
In spite of the shipment of gold, and the reduction of the reserves owing to the shipments of currency to the West and South for crop purposes, call money in New York is still only 1½ to 2 per cent. Time money is quoted at 3 per cent. for sixty to ninety days, 3½ per cent. for four months, and 4 per cent. for five to six months on good mixed Stock Exchange collateral. Commercial paper is quoted as follows: Prime endorsed bills receivable at 4 to 4½ per cent., choice single name paper at 4½ to 5 per cent., and good at 5 to 6 per cent. In London money on call remains plentiful at ¼ per cent., and the rate of discount is unchanged at 11-16 per cent. for both short and three months bills. In this market call money is easy at 4 to 4½ per cent., and mercantile discount runs at 6½ to 7 per cent.

The silver market is undoubtedly stronger. The heavy purchases made by China in order to deposit \$30,000,000 in silver at Shanghai to pay the Liao-Tong indemnity, and the appearance of Japan as a purchaser in the market, made up for the falling off in the demands from India.



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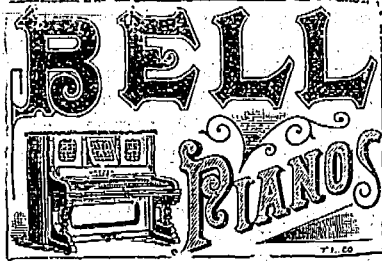
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# Wheeler Condenser and Engineering Co.

—Manufacturers of—

# CONDENSERS, \* \* VACUUM PANS,

Double and Tripple Effects

# Feed Water Heaters

- - - And FILTERS - - -

Offices: 39 & 41 Cortlandt St., NEW YORK.

Telephone Call "1035 Cortlandt."

Works: Carteret, N. J. Telephone Call "112 Railway."

The metal closed at 80 9-16d for bars in London. In New York 67 to 67 3/8c was paid for commercial silver, and 67 1/4 to 68c for government assay.

The stock market continues fairly active, but there are evidences of an organized effort to break the prices of the speculative stocks. The street railways have been especially hammered, in spite of persistent announcements of increases in earnings, and the three stocks have lost 7 1/4, 7 and 3 points since the first of the month and close 1 1/4, 2 and 1 1/2 points respectively, lower than at last writing in spite of the increased traffic during exhibition week in both cities. No doubt all three are selling at full value, considering the dividends declared; but as nearly all the other active stocks either gained ground, or closed steady at the opening figures, it looks as if the assault on the street railways was being worked for a purpose. Canadian Pacific gained a point and a half both here and in London on the assurance of better traffic returns, and the prospective haulage of the crops, and closed strong at 59 3/4 on sales of 1,325 shares. Both Cable and Gas also closed steady at about last week's rates. In the banks the principal point was the sale of 41 shares of Banque du Peuple, which broke to 10 and then rallied to 15 on the sale of a single share. There was the usual quiet investment in the other banks; but the industrials were neglected, the only sale being 50 shares of Dominion Cotton Co. at 92. The following are the transactions of the week as per Chas. Meredith & Co., stock-brokers:—

BANKS.	Shares.	Highest.	Lowest.	Last Year
Montreal.....	50	223 1/2	222 1/2	223 1/4
Commerco.....	80	139 1/4	138	141
Hochelaga.....	13	125 1/2	125 1/2	....
Jacq. Cartier....	114	100	100	115
Merchants.....	65	170	168 1/2	168 1/4
Ottawa.....	39	182	182	....
Ontario.....	4	82	82	108 1/2
Peoples.....	41	15	10	126
Toronto.....	7	244	244	....
MISCELLANEOUS.				
Cable.....	545	164 5/8	162 3/4	142 3/4
Can. Pacific.....	1325	59 1/2	58	60 1/4
Gas.....	1840	206 3/4	206 1/2	181
Mont. Street Ry.	2246	209 1/2	207 1/2	158 5/8
New do.....	1434	208	206 1/2	153 3/8
Toronto Ry.....	1225	84	82 5/8	....
Bell Tel.....	25	159 1/4	159	151 1/2
Telegraph.....	134	166	165 1/2	153
Duluth Com.....	25	6 5/8	6 5/8	....
Dom. Cot.....	50	92	92	111 1/2
Inter-Coal Pfd..	56	60	60	....

### MONTREAL CLEARING HOUSE.

Total for Week End- ing Sept. 26, 1895.	Clearings.	Balances.
Corresponding	\$10,777,814	\$1,933,867
Week of 1894.....	12,006,890	1,794,704
" " 1893.....	10,744,176	1,603,119
" " 1892.....	11,565,948	1,594,296

### MONTREAL WHOLESALE MARKETS.

Thursday Evg., Sep. 26, 1895.

A hardening market, with a moderate increase in activity in most lines, can be reported during the past week. There is a general improvement in tone, and buyers are perceptibly more willing to pay the advances demanded. The volume of trade is not as large as it might be, and retail merchants are still inclined to operate

# McMARTIN, CAMPBELL & CO.,

MANUFACTURERS OF

## CLOTHING

(WHOLESALE.)

256 St. James Street, Adjoining the New Bank of Toronto Building.

**MONTREAL.**

OUR TRAVELLERS ARE NOW ON THE ROAD WITH FALL SAMPLES.

EVERYTHING NEW, FRESH AND PRICES RIGHT

## E. J. WOOD,

### Consulting and Contracting Engineer

243 Broadway, New York.

MANUFACTURER OF

Power Measuring Machinery,

Reducing Pressure Valves,

Pump Pressure Regulators,

Damper Regulators,

Steam Meters & Hydraulic Gov'rs

Send for Catalogue.

RECORDS AMOUNT OF POWER USED.

THE A. H. HART Co., Elm Flax Mills, N. Y., Says: "It pays to use one."

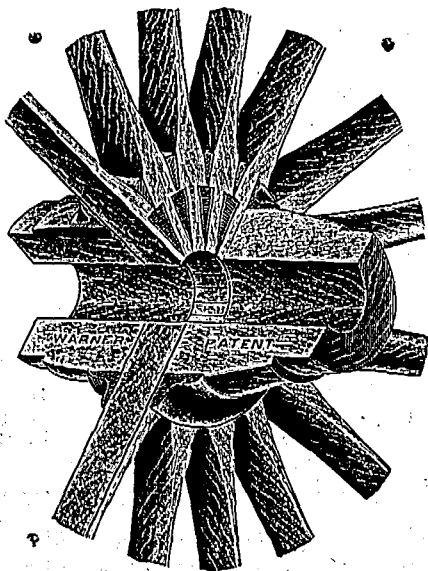
C. L. MILLER, M. E., 42 W. 67th St., N. Y., Says: "On a test it was absolutely correct."

## E. J. WOOD,

CONSULTING ENGINEER,

243 BROADWAY,

NEW YORK.



## Rochester Wheel Co.,

Corner Hill & Elizabeth Sts.,  
ROCHESTER, N. Y.

Manufacturers of Light and Heavy

WOOD HUB, SARVEN PATENT,  
WARNER PATENT,  
KINNEY PATENT,  
COMPRESSED BAND

## WHEELS.

Highest World's Fair Award on our entire Exhibit of Wheels.

cautiously; but sellers continue firm in their ideas, and every alteration in the price list this week has been in the upward direction. The situation in dairy produce has improved, owing to the cooler weather and the supply of late makes coming forward. Cheese has risen  $\frac{1}{4}$  to  $\frac{1}{2}$  cent during the week, and factory men are not anxious sellers. Butter is moving more freely both on local and export account, and eggs are firm and fairly active. Hay is quiet, but the American demand is sufficient to maintain prices. Hops are dull, as brewers are well stocked with yearlings. Live stock is weaker on a decline of  $\frac{1}{2}$  c in Liverpool. In groceries a good trade is reported. Teas are very active, and buyers are recognising the fact that they must pay higher prices or go without the goods. Sugars are strong and  $\frac{1}{2}$  c higher. Dried fruits are neglected pending the arrival of the "Escalona." Canned goods are firm, and higher prices are asked in some lines. Wool is very firm and the fifth series of London sales opened at an advance of from 5 to 20 per cent, with a hardening tendency. Flour is active and steady at unchanged prices. Provisions are dull, and pork is lower. Chemicals are firm and higher in some lines. Iron and the metals are in a strong position. English makers are demanding advances and refuse to repeat orders at old rates. Glass is firmly held owing to the rise in Belgium. Fruit is active at generally higher prices. Rubber is easy on large receipts at Para. Leather is very quiet, and it is now evident that the invisible supply was far greater than the trade believed. A very fair week is reported in dry goods circles, more especially in suburban districts; but money is reported a subject of complaint. Remittances are below the average, and in nearly every line collections are reported difficult.

**BUTTER, CHEESE AND EGGS**—The change to cooler weather helped the butter trade materially both locally and for export. Finest late fresh made creamery is moving freely at  $17\frac{1}{2}$  to  $18\frac{1}{2}$  c, finest Townships 15 to 16c, and Western at 12 to 14c. Cheese has also improved and prices are  $\frac{1}{4}$  to  $\frac{1}{2}$  c higher than they were a week ago. On Monday about 4,000 boxes French cheese sold at from  $7\frac{3}{4}$  to  $7\frac{1}{2}$  c per pound and a straight lot of Western September, with a few late August included, was taken at 8c for export. We quote Ontario finest  $7\frac{3}{4}$  to 8c, Townships  $7\frac{1}{2}$  to  $7\frac{1}{2}$  c and Quebec  $7\frac{1}{2}$  to  $7\frac{1}{2}$  c. The cable quotes 37s for white and 37s 6d for colored. In Utica the ruling price was 6 $\frac{1}{2}$  c. Eggs are meeting with more demand and in strictly fresh stock a good trade is doing at from 14 to 16 cents. Held stock are quiet, as the quality is poor. They sell at  $10\frac{1}{2}$  to  $11\frac{1}{2}$  c, but buyers prefer to take fresh stock even at higher figures and held eggs are neglected. In country produce the market is quiet. Receipts of potatoes are liberal and prices run at 35 to 45c per bag. Beans are quiet at \$1.10 to \$1.25 for hand-picked. The maple product market is dull and unchanged. We quote: Sugar at  $6\frac{1}{2}$  c to  $7\frac{1}{2}$  c for new, and 4c to 6c for old; maple syrup in wood at 4c to 5c per lb., and 50c to 60c per tin.

**CHEMICALS**—The market is firm and the tendency generally is in the direction of higher prices. Alum moves out steadily at firm rates. Acetates of lime are a trifle easier. Chlorate of potash is firmer. Cream tartar and tartaric acid remain very firm at the recent advance, but buyers are taking moderate quantities only at the moment. English heavy chemicals have



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

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

# Actual Perpetual Motion Realized.

May not be possible for some time to come, but the nearest approach to a perfect shoe for all sizes, ages, sorts and conditions of human beings, is being realized by all who wear . . . . .

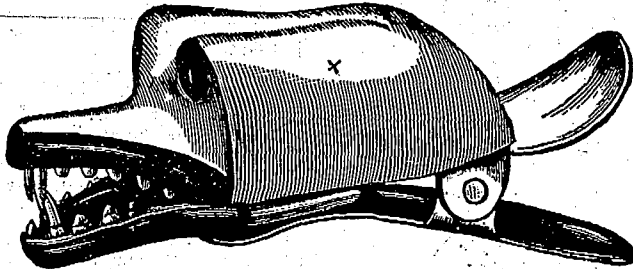


Goodyear  
Welted. \* \*  
**SHOES.**

I. B. Abrahams, 251 Centre St., NEW YORK.

Patenteo and Manufacturer of

Small Animal Headforms, Claws, Eyes, etc.



I beg to inform the trade that with increased space and facilities I am prepared to furnish the **FUR TRADE** with genuine **RUBBER SKULLS** as cheap as those of poor material and inferior finish. Being the patentee and first maker of Rubber Headforms, I can give the trade the benefit of my experience. Will cheerfully submit samples to convince you of these facts. Above is a cut, full size, of one of the designs I manufacture.

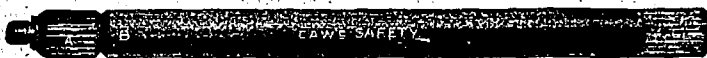
## CAW'S "SAFETY" FOUNTAIN PEN

Can't leak any way you carry it. Can't blot or dry up.

F. C. BROWN'S PATENT, FEB. 12, 1896.



VIEW OF PEN READY FOR USE. TWO-THIRDS ACTUAL SIZE.



VIEW OF PEN CLOSED.

### A New Fountain Pen on a New Principle.

All the faults of other fountain pens overcome. When through writing, the pen-point is drawn into the ink reservoir, which is corked up tight by the safety cap A, so that it can be carried in any position without leaking, while the pen, being immersed in ink, is kept clean and moist; and when opened will write the instant it touches paper. One twist of the wrist opens it for filling; another twist and it's ready to write. No joints to ink the fingers. No threads to get gummed up. Simple in construction, and perfect in operation.

Caw's Safety Fountain Pen is *safe* to buy and *safe* to use. Money refunded if not satisfactory.

CAW'S PEN AND INK CO., 168 BROADWAY New York City. J

undergone no change in value during the past few days, and the market generally is quite steady, with a fair business in most lines. Sulphuric, acetic, muriatic and nitric acid prices remain as quoted for about a week past, and the market is bare of new or interesting feature.

**CEMENT**—Very little is doing in cement, and no large lots have changed hands. The arrivals of the week are 1,850 barrels English and 99,000 firebrick. Prices are unchanged. In small lots we quote: \$1.90 to \$2.05 for British cement and \$1.80 to \$1.90 for Belgian. Firebrick move out slowly at \$15 to \$21 per M as to brand.

**Dry Goods**—Remittances continue poor and money is a source of general complaint. Many travellers are in, and those still out on the second sorting trip are sending in small orders. The city trade continues fair, although the extraordinarily hot weather of the first of the week checked business somewhat. The suburban trade has been unexpectedly good and retailers say there has been more cash paid, and less credit asked for, than for some months past. Prices continue to tend upwards. There is a further advance to be noted in cottons, the Montreal Cotton Company having this week put up their linings, all through the list from 5 to 10 per cent. A Bradford (Eng.) report says that manufacturers appear busier than ever, and the large contracts placed for the United States in worsted coatings are far from completed. Inquiries are being made which seem likely to lead to business in the class of fabric which will keep the looms going when the orders to hand are cleared. English manufacturers of bright goods are still inundated with orders. One good feature is that instead of the bright goods craze calling gradually for cheaper fabrics there is an increasing demand for the highest class styles in the most expensive fabrics, to meet which some most beautiful fabrics, composed solely of mohair and silk, are being produced.

**FRUIT**—An active market with prices generally higher can be recorded in the fruit trade. California peaches bring \$1.30 to \$1.40, Michigan, ten pound boxes, 50 to 65c. Apples \$1.25 to \$1.75 for ordinary. High colored varieties \$2.25 to \$2.50. Grapes are generally of poor quality. Blues bring 3 to 3½c per lb., reds 3½ to 4c, Niagaras 3½ to 4c; California Tokays \$1.75 to \$2 per crate. Bananas are scarce and dearer at 75c to \$1.25 per bunch. Lemons are very dear. In fact the price is the highest known here for ten years. Dealers ask \$10 to \$12 per box and \$15 to \$18 per case. Jamaica oranges are also scarce and are selling at \$7.50 to \$8 per case. Spanish onions bring 70 to 80c per crate and sweet potatoes \$3.50 to \$3.75 per barrel.

**FLOUR & GRAIN**—There is a better demand for grain on spot and sales of 50,000 bushels No. 1 Duluth hard for export via this city were made. Peas for shipment were also enquired for at 65 to 66 afloat and a fairly active business is reported in No. 2 Oats at 30½ to 31c. Flour is unchanged. A moderate business is doing on local account with a few enquiries for export. We quote winter wheat patents \$4 to \$4.25; spring wheats, \$4.15; straight roller, \$3.50 to \$3.75; Manitoba strong bakers, \$3.90 to \$4. Oatmeal is quiet at \$3.70 to \$3.80 for standard. Feed is fairly active and steady at \$15 for bran, \$16.50 to \$17 for shorts, and \$20.50 to \$21.50 for mouillie. Latest cables from England are as follows: Cargoes off coast, wheat firm, less active; cargoes on passage and for shipment, wheat firmer, maize rather firmer; country markets, English firm, French firm; Liverpool spot wheat, firm; spot maize, firm; Minneapolis first bakers' flour, 17s; sundry shipments of wheat last week to cover Baltic, Danubian and Chili.

# ROYAL SCALP FOOD

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



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

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

**THEORY.**

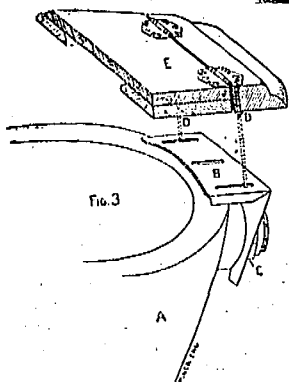
ROYAL SCALP FOOD destroys the diseased germs of the scalp and a healthy action is set up. It contains the principal properties of the hair that are necessary to its life without which it will not grow. It fertilizes the scalp the same as you do a field of corn and growth is certain. It invigorates the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

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

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

PATENT FOR SALE IN CANADA.

## P. J. CAHILL'S PATENT ADJUSTABLE UNIVERSAL CLOSET SEATS.



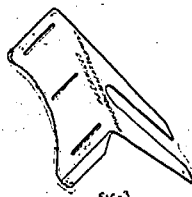
This patent for Canada is for Sale Reasonable.  
No. 522,253, Patented July 3, 1891.

Fastening directly to bowl with lock nut, in one minute's time. Adjustable to fit Washout Bowls Nos. 1, 2 or 3. Special prices for one dozen or more seats sent by freight.

**PATRICK J. CAHILL,**

Inventor and Sole Owner.

52 & 52 1-2 John and  
18 & 20 Jay Sts.,  
UTICA, N. Y.



(Steel, Tinned.)  
PATENT ATTACHMENT FOR NO. 3 WASHOUT CLOSET.

(Steel, Tinned.)  
PATENT ATTACHMENT FOR NO. 3 WASHOUT CLOSET.

REFERENCES TO LETTERING ON ABOVE FIGURE.—A, indicates section of Bowl; B, indicates patent Attachment applied to Bowl; C, indicates Locknut securing Attachment to Bowl; DD, indicates Screw Bolts going through slots in attachment to secure Back of Seat to same; E, indicates section of Seat and Cover.

Established 1880.

Telephone Calls—Office "50-Franklin,"  
Shipping Dept. "836-Franklin."

Incorporated 1891.

## John Simmons Co.,

**BOILER** Wrought, Cast Iron and Steel  
**TUBES,** Pipe Fittings and Brass  
TOOLS & SUPPLIES

For Steam, Water, Gas, Oil & Electrical Engineering.

OFFICE AND SALESROOM:

106-110 Centre Street, - - NEW YORK.

Specially equipped for Pipe Cutting, Bending and Lathe Work 1/8" to 16".

## The Lovejoy Co.

344 & 446 Pearl Street,  
NEW YORK, U. S. A.

**Electrotypers AND  
Stereotypers.**

Manufacturers of  
Electrotype Machinery.

Steel and Copperplate Engravings Duplicated.

### AGENTS WANTED.

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

an supplies to United Kingdom, 110,000; to continent, 210,000; Australian wheat shipments, season closed; Liverpool wheat, wheat steady, Sept. 4s 11 1/4d, Oct. 4s 11 1/4d.

FURS—The Australian fur sales at Sydney resulted as follows:—Kangaroo—The sales comprised only grey and red skins, which were disposed of at full prices.

Wallaroo easier and wallaby very neglected. Prices: Grey, large skins, 45d to 65 1/2d per lb.; grey, medium 25d to 42 1/2d; grey, small 10d to 22 1/2d; red, large skins, 80d to 55d per lb.; red, medium and small, 6d to 27 1/2d; Wallaroo I, 10d to 32 1/2d; Wallaroo II, 1 1/2d to 5d; Wallaby scrub, 7d to 21 1/2d; Wallaby swamps, 7d to 19 1/2d; Wallaby swamps II 1/2d to 6d. First opossum—Super grey, 8s to 10s 10d; first grey, 5s to 7s 9d; second grey, 2s to 3s; rough and small, 6d to 2s 6d; first reds, 5s to 8s 6d; second reds, 1s 6d to 4s 3d; black, 10s to £1 1s 6d.

GROCERIES—A fair average volume of trade can be noted and the wholesale houses speak hopefully of the situation. Teas are very active and jobbers are commencing to realize that they must either pay the higher prices asked or go without the goods. Traders in Japan cable the market very strong and prices advancing. In Indian teas London advices say that in spite of the increased quantity, bidding for all grades was brisk and prices showed a decided tendency to harden, prime teas especially being very strong and showing a slight advance here and there, while medium grades were also occasionally rather dearer and really good liquoring descriptions showed a decidedly better market. And upon Ceylons the market for all grades was dearer, common teas showing an advance of about 1/4d per lb., medium occasionally nearly 1/2d, while for good liquoring broken Pekoes better prices were also obtainable. Sugars are much stronger and concessions even upon 1,000 barrel lots are not thought of. Prices are advanced 1-16 to 1/8c owing to the decided improvement in the demand, the reduction in stocks, the strong advices from New York and the brisk demand for refined there, and the recent sharp advance of 3d in the price of beet sugar. We quote granulated at 4c and yellows at 3c to 3 1/2c as to quality at the factory. Private cables from London quote beet at 10s 3d for September and 10s 6d for October. Recent advices from Cuba state that the crop of sugar will be 4'0 000 tons, short of last year. In dried fruits little is doing pending the arrival of the Escalona. California raisins are exceptionally cheap this year and prime fruit is readily procurable f. o. b. on the coast at 2 1/4c for two crowns, 3c for three crowns and 4c for four crowns. For prunes offers have been made to sell on the basis of 3 1/4c f.o.b. California for the four sizes, and these failing to bring out the buyers some sellers have intimated



a willingness to do business on the basis of  $3\frac{1}{2}$ c f.o.b. California. Currants are said to be dearer in Greece, but nothing has been done in them here as yet. Canned goods continue firm, and peas are being generally held for high prices. Corn in round lots ranges from 75 to 85c. Tomatoes run from 71c for French local packs up to 80c for choice Ontario. Late mail advices from Bordeaux regarding walnuts are to the effect that there is no great change in the situation, although the weather has been unfavorable and fears were entertained that the quality would be deteriorated. The arrivals of new Alaska salmon at San Francisco of late are reported to have been large, but there have been a number of sales for quick shipment to the East at \$1 less  $1\frac{1}{2}$  per cent. f.o.b. San Francisco.

**Hops**—The market is rather quiet at present owing to some few large lots of yearlings being left over in the hands of brewers. We understand that some of the finest hops that have been seen in this market for the last few seasons are held by one of the largest firms here who have secured the pick of the crop of one of the best sections in Canada and have turned over three or four lots at from  $8\frac{1}{2}$  to 10c. There are however plenty of fair to medium offered at  $6\frac{1}{2}$  to  $7\frac{1}{2}$ c.

**HIDES AND LEATHER**—There is no change in the hide situation. Stocks are commencing to accumulate again, as tanners hold off and receipts from the country are coming in steadily. Calfskins have declined to 7c. For hides local quotations are still  $8\frac{1}{2}$   $7\frac{1}{2}$  and  $6\frac{1}{2}$  for Nos. 1, 2 and 3 to butchers; with tanners paying a cent more for sorting, curing and inspection. No sheepskins are now in the market but lambs are plentiful. Clips and lambskins 45c. Tallow is firm at 6 to  $6\frac{1}{4}$ c for prime refined and 5 to  $5\frac{1}{2}$  for No. 2 quality. In leather there is a dragging feeling, and although we do not alter prices as yet, a large buyer could easily obtain concessions. Very little trade is doing. It is now evident that the shoemen had far more leather in stock than the trade had any idea of, and the invisible supply, bought direct from the tanneries, must have been unusually large. At all events the shoemen are not buying, and the trade generally is resting on its oars. In New York there was a fairly strong market for the majority of the common grades of dry hides, but only a limited amount of business was transacted, as receivers, who have only moderate supplies on hand, were generally disposed to move slowly and were offering their holdings very sparingly. For city slaughter there was a quiet market. Tanners refused to name any advance over the last prices paid by them, but supplies in sellers' hands were limited, and as they generally were anticipating higher prices in the future there was no anxiety to sell at the prices now offered by tanners. Calfskins were quiet.

**HAY**—The market is quiet and the export trade to England has been almost killed by the low prices ruling on the other side of the Atlantic. In fact it is not believed that 500 bales of cargo hay will leave this port before the close of navigation. Cables quote 66s Liverpool, 68s London, 73s Glasgow. The demand is only for new hay and old hay is altogether neglected. Dealers pay \$9 for No. 1 and \$8 for No. 2 at country points. Prices alongside ship are \$10 for No. 1 and \$9 for No. 2 export hay. What hay is leaving the country is principally on American account. But the prices offered are low owing to the cheapness of both corn and oats across the border.

**IRON AND METALS**—The market in England is very firm and advancing and this has stiffened the feeling here so that all changes in prices are on the up grade. The large dealers report trade quiet at the

THE  
**ELECTRIC**  
**Oil AND Gas Stove**  
**Works,**

I. BLOCK, Proprietor.

No. 295 Pearl St., - New York.

Between Bockman and Fulton Streets.

**BALDWINVILLE CENTRIFUGAL PUMP WORKS, ←**

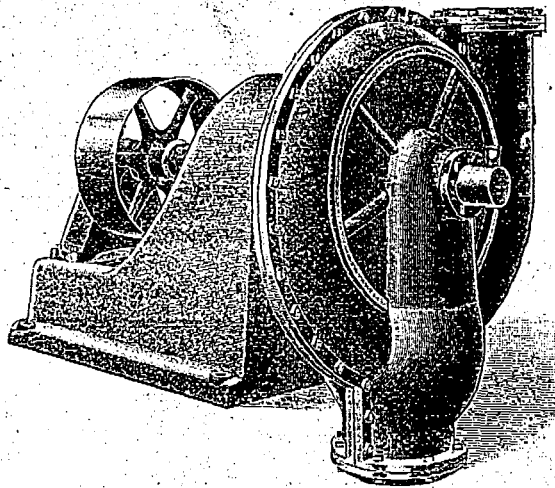
Manufacturers of

**Centrifugal and  
Triplex Pumping  
Machinery,**

Capacity from 100 to 50,000 gallons per minute.

Send for Catalogue to

**IRVIN VAN WIE,**  
PROPRIETOR,  
715-723 West Fayette St.,  
SYRACUSE, N.Y.



**How About Your Light ?**

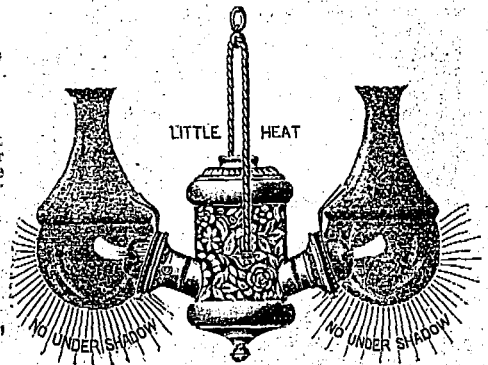
It is faulty that's certain. Either its Poor or too Hot or too Iron. Want to overcome all that ?

**USE THE ANGLE LAMP**

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

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

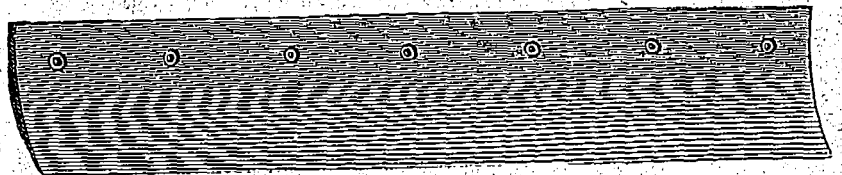
**THE ANGLE LAMP CO., 76 Park Place,**  
N. Y. CITY.  
J. U. Bauchelle, Mgr.



moment but they find buyers more willing to pay the increased prices now that they see cables declining to fill further orders at old rates. There is a better tone all through the list, with the exception of tin-plate, and we mark up prices of gal-

vanized and sheet iron again. Bar iron is firm at \$1.60 to \$1.65 for ordinary crown. Tin plate is dull at \$2.50 to \$2.85 for cokes and \$3 to \$3.50 for charcoals. Terne plate is quiet at \$5.50 to \$5.75. We mark down several sizes of coil chain, and advance

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



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

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



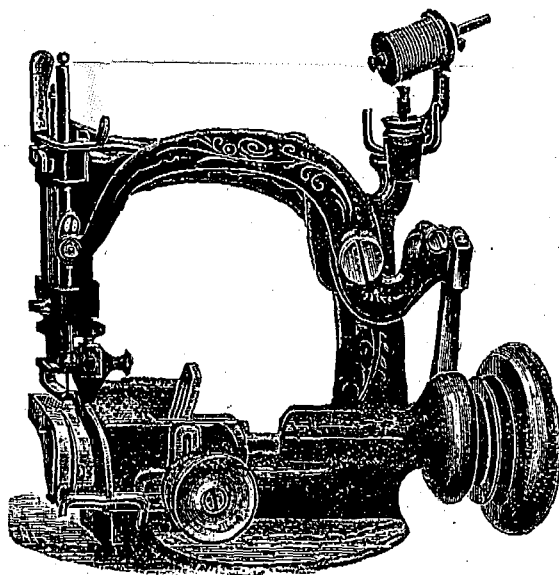
**STAR SAFETY RAZOR**

THE MEDAL OF SUPERIOR ART AMERICAN INSTITUTE 1884-85

EVERY MAN HIS OWN BARBER!  
 SHAVING  
 AN EASY AND CONVENIENT LUXURY.  
 NO DANGER OF CUTTING THE FACE.

PATENTED.  
 June 15, 1880, Dec. 14, 1886,  
 June 22, 1880, March 9, 1887,  
 January 2, 1884, April 27, 1887,  
 May 4, 1888, Nov. 15, 1887,  
 June 22, 1888, July 2, 1888,  
 June 22, 1888, August, 1888,  
 England March 16, 1887.

For Sale by **KAMPFE BROS.** Manufacturers & Inventors,  
 8 READE STREET, NEW YORK CITY.



**JOS. A. BRAUTIGAM,**

Machinist and Manufacturer of Special Machines for Hat Manufacturers.

143 & 145 ELM STREET, NEW YORK.

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

Machines of every description designed and manufactured.

Send for Catalogue.

the list on sheet iron. In the United States the rush to buy is not as urgent as it was two weeks ago. But it must not be supposed that there is anything like a slump. Every line is fully up to the figures given last week, and an occasional advance is still seen. Soft steel prices remain fully as high as they were at last report. Pig iron shows no weakness, and the makers of structural steel are as badly pushed as ever. One fact which helps to sustain rates is the coming advance in freight rates. After October 15th freight rates on iron and steel products will be advanced 15 per cent. by order of the Central Traffic Association.

**LIVE STOCK**—A feature of the week has been the purchase of stockers in the West for shipment to France at 2½ to 3c per lb. The first lot of 600 head left for France on the "Gerona." Freight rates are firm and run from 40s to 45s, as to port. For choice cattle 3¼c per lb. was paid; but the bulk of the sales were made at 3c to 3½c for fair to good stock, while common beefs sold down as low as 2c per lb., and some very inferior bulls could even be bought at less money. There was an active demand from shippers for sheep and lambs and a brisk trade was done, all the good to choice stock being bought up at 3¼c to 3½c per lb. live weight. There was also a good demand from butchers and they paid \$3 to \$4.50 for sheep and \$2.75 to \$3.75 for lambs. Calves were well enquired for, and good to choice sold at \$8 to \$10 each, medium to fair at \$4 to \$7, and inferior at \$3 to \$3.50. The shipments of the week are 2,818 cattle, 12,866 sheep and 95 horses. Cables from Liverpool report a weaker market, and a decline of ¼ to ½c per pound as compared with last week. Good to choice Canadian steers were quoted at 10c to 11c, and States at 11c to 11½c. Sheep, if anything, were firmer, values being quoted at ½c higher on the inside at 12½c to 13½c, as against 12c to 13½c this day week. A private cable from Liverpool reported the market unchanged.

**PAINTS, OILS AND GLASS**—The week has been an uninteresting one in paint trade circles. There is a firmer feeling in leads but it is evident that buyers are determined not to anticipate their requirements and purchases are of a hand to mouth character. In glass the market is very strong. Prices in Belgium are fully 20 per cent. higher and manufacturers claim to be unable to fill orders. Linseed oil is marked up one cent both for raw and boiled, but turpentine is slightly easier at 43 to 45c according to size of lot.

**PETROLEUM**—The market is very firm, but prices are unchanged. We quote American oil in car lots, prime white at 16½c, waterwhite at 18c and astral at 10c. In small lots 1 cent more. Canadian oil 14½c in car lots and 16c in single barrels. Benzine sells at 14¼ to 10c for Canadian and 23c for American.

**PROVISIONS**—The pork market continues dull and prices are easier. We quote Canadian short cut at \$14.50 to \$15 for clear, and \$16 to \$16.50 for mess. There is a fair demand for city cured hams and bacon at 9 to 11c. Canadian lard in palls sells at 9¼c to 10¼c and common refined 7¼ to 7¾. Cash quotations in Chicago closed at: Pork, \$8 to \$8.25; lard, \$5.77½ to \$5.80; short ribs sides, \$5.05 to \$5.12½; dry salted shoulders, \$5.75 to \$5.87½; short clear sides, \$5.62½ to \$5.75. Futures were easier and pork declined 2½c closing at \$7.90 September, \$7.95 October, \$8.05 November, \$8.15 December, \$9.45 January, \$9.70 May. Lard closed 2½c lower at \$5.77½ September and October, \$5.80 January, \$5.95 May. Short ribs closed at \$5.07½ October, \$4.85 January. The Liverpool provision market was steady. Pork closed at 58s 9d, lard at 30s, and bacon at 32s 6d to 35s.

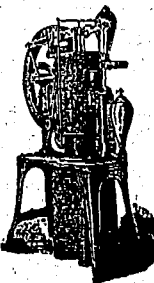
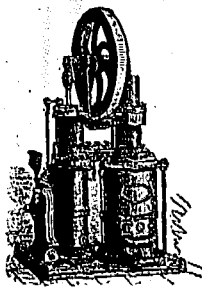
**RUBBER**—Receipts at Para continue

Do You Use Water  
 Do You Want it Every Day?

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

**Rider and Ericsson Hot-Air Pumps**

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



**Rider Engine Co.**

86 Lake Street, CHICAGO  
 37 Dey Street, NEW YORK.

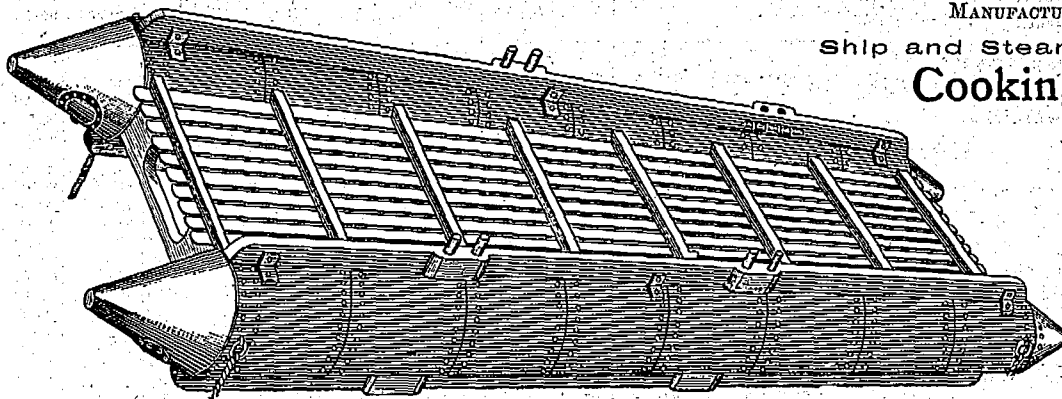
# H. C. CALKIN, JR.,

No. 177 Christopher St.,  
NEW YORK. Near West St.

MANUFACTURER OF

Ship and Steamboat

## Cooking Ranges.



Bake Ovens,  
Steam Boiler &  
Kitchen Furni-  
ture,  
Coppersmith  
and Plumber,  
Steam and Gas  
Fitter,  
Sheet Iron, Tin  
and Brass  
Worker.

## NATIVE WINES, From the Pelee Islands, Lake Erie:

➤ Pure and Reliable  
Canadian Wines and Brandy.

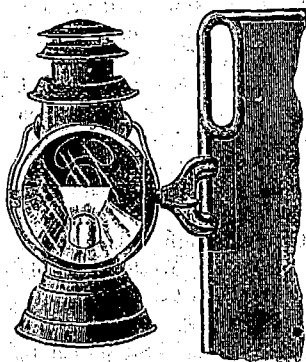
		PER CASE
Pelee Island Dry Catawba	1 dozen quarts	\$4 50
Pelee Island Dry Catawba	2 dozen pints	5 50
Pelee Island Hochheimer	1 dozen quarts	4 50
Pelee Island Hochheimer	2 dozen pints	5 50
Pelee Island Sweet Catawba	1 dozen quarts	4 50
Pelee Island Sweet Catawba	2 dozen pints	5 50
Pelee Island Isabella	1 dozen quarts	4 50
Pelee Island Isabella	2 dozen pints	5 50
*Pelee Island St. Augustine	1 dozen quarts	4 50
*Pelee Island St. Augustine	2 dozen pints	5 50
Pelee Island Delaware	1 dozen quarts	4 50
Pelee Island Delaware	2 dozen pints	5 50
Pelee Island Extra Old Port, vintage of 1889	1 dozen quarts	5 50
Pelee Island Extra Old Port, vintage of 1889	2 dozen pints	6 50
Pelee Island Chateau Pelee Medoc Claret	1 dozen quarts	3 75
Pelee Island Chateau Pelee Medoc Claret	2 dozen pints	4 75
Pelee Island Unfermented Grape Juice	1 dozen quarts	9 00
Pelee Island Alioante	1 dozen quarts	8 00
Pelee Island Brandy	1 dozen quarts	10 00
*Pelee Island St. Augustine		Per gallon, 1 60

\*The St. Augustine is the Pelee Island "Communion Wine," guaranteed pure juice of the grape, and the brand is registered at Ottawa.

### FRASER, VIGER & CO.,

207, 209, 211 St. James St.,

MONTREAL.

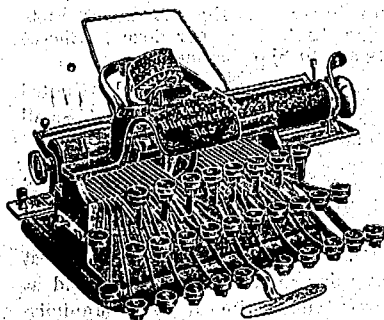


## "Dietz"

### Tubular Driving Lamp.

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

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



## Blickensderfer

➤ NO. 5 ◀

### Wonderful Typewriter.

84 Letters and Characters. Weight, Six Pounds.

PRICE, \$25.00. FULL KEYBOARD.

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

OREELMAN BROS., Agents,  
Georgetown, Ont., Canada.

large, and manufacturers are consequently buying only just what they actually need. Latest cables quote island fine, 5,400 reis, coarse, 2,900 reis, exchange 10% d. The English market closes at 87d for new and 89d for old. African rubber is active and Central American is taken up as fast as it arrives. We quote, f. o. b. Boston, fine Para, new, 74 to 76c, old 77 to 82c, coarse new island 48c, up-river 58c, Caucho strip 48c, sheet 44c, balls 54c, Nicaragua scrap 58c.

Wool—The long-looked for "Albatross" arrived in Boston on Tuesday with 12,000 bales of Cape wool for this market and this furnishes supplies once more and relieves the tension so far as Capes are concerned. There is not a bale of Canadian or North-West wool here and the market is very firm. In London the fifth series of wool sales opened on 24th with prices fully 15 per cent. and in some cases 20 per cent. above those ruling at the last series. The new arrivals available amount to 194,000 bales, exclusive of 67,500 bales forwarded direct. Adding 30,500 bales of old stock there is a total of 224,500 bales to offer during the series. The attendance was exceedingly large, and the tone throughout was distinctly strong. The competition was both active and general, and the result was most encouraging. Clothing merinos showed an advance of 5 to 10 per cent. upon last quotations, combing advanced 15 per cent., and strong lustrous cross-breeds 15 to 20 per cent., with an occasional sale of even 25 per cent. advance. Fine qualities were 10 to 15 per cent. better than the closing figures of the last previous series. Yorkshire and Continental buyers competed very keenly, the former being especially anxious to secure cross-breeds, but what few American operators were present were merely onlookers. The catalogues included a fair selection. Cape of Good Hope and Natal advanced 5 to 10 per cent. The demand for this class was fairly good, but did not approach the demand for Australasian.

### TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, Sept. 26, 1895.

Trade this week has been moderately active. Orders are not large, but the business of the month is fairly satisfactory. Prices of merchandise continue unchanged, they being at about the best prices of the season. The failures in trade are limited, and the general feeling is hopeful. The increased movement is reflected by the larger circulation of money throughout the Province. The money market is easy, with call loans ruling at 4 to 4½ per cent. and prime paper is discounted at 6 to 6½

# SURETYSHIP.

The only Company in Canada confining itself to this business.

## The GUARANTEE Co. OF NORTH AMERICA.

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

### THE BONUS SYSTEM

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

One-half per cent. per annum is reached.

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

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

President and Managing Director:

EDWARD RAWLINGS.

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

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

### HEAD OFFICE:

Dominion Square,  
 Corner Metcalfe St., MONTREAL

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

ESTABLISHED 1882.

## THE CANADA JUTE CO.

MANUFACTURERS OF BAGS.

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

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

—BOOKBINDING—

.. AND ..

JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

## STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Sep. 16.	Cash value per S.
British North Am.....	249 1/2	4,866,666	4,866,666	1,338,333	2 1/2	Apr. Oct.	240	584 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec.	138	69 00
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion .....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	262	131 00
Du People.....	50	1,200,000	1,200,000	600,000	3 1/2	Mch Sep.	11	5 50
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	140	70 00
Hamilton .....	100	1,250,000	1,250,000	675,610	4	June Dec	157	157 00
Hochelaga .....	100	800,000	800,000	320,000	3 & 1	June Dec	124	124 00
Imperial .....	100	1,963,600	1,962,370	1,156,175	4	June Dec	105	168 00
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	105	26 25
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	168	168 00
Merchants' Halifax .....	100	1,100,000	1,100,000	680,000	3 1/2	Aug Feb	159	159 00
Moleans .....	50	2,000,000	2,000,000	1,300,000	4 & 1	April Oct	180	90 00
Montreal .....	200	12,000,000	12,000,000	6,000,000	5	June Dec	223 1/2	446 25
Nationale .....	30	1,200,000	1,200,000	30,000	.....	.....	76 1/2	22 98
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	245	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	81 1/2	81 75
Ottawa.....	100	1,500,000	1,500,000	928,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 1/2	168 75
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	118	118 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard .....	50	1,000,000	1,000,000	600,000	4	June Dec	164	82 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	244	244 00
Traders .....	100	608,400	608,400	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	287,000	3	Jan July	100 1/2	100 25
Ville Marie.....	100	500,000	479,620	10,000	3	June Dec	73	73 00
Agri. Sav. and Loan Co.....	50	630,000	626,006	120,000	3	Jan July	.....	.....
Bell Telephone Co .....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	119	159 00
Brit. Can. Loan & Inv. Co.	100	1,027,250	398,498	112,000	3 1/2	Jan July	111	111 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	90	22 50
Can. Colored Cot. Mills Co.	100	2,700,000	2,700,000	.....	.....	Oct	65	65 00
Can. Landed & Nat'l Inv't Co	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	114	114 00
Can. Perm. Loan and Sav....	50	5,000,000	2,600,000	1,450,000	5	Jan July	160	50 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	June Dec	114	67 00
Central Can. Loan & Sav. Co.	100	2,800,000	1,500,000	324,007	3	Jan July	122	122 00
Dominion Sav. and Inv. Co....	50	1,900,000	832,412	10,000	3	July Dec	83	41 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan—Qtly	120 1/2	60 25
Dominion Cotton Mills Co.	100	3,000,000	3,000,000	.....	.....	Mar—Qtly	88	88 00
Farmers' Loan and Sav. Co..	50	1,057,250	611,430	146,195	3 1/2	May Nov	106	53 00
Freshold Loan and Sav. Co..	100	3,223,500	1,319,100	658,550	4	June Dec	134	134 00
Hamilton Prov. and Loan....	100	1,500,000	1,100,000	330,027	3 1/2	Jan July	138 1/2	123 50
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,937,000	670,000	4 1/2	Jan July	166	83 00
Imperial Loan and Inv. Co..	100	840,000	703,558	164,054	3 1/2	Jan July	111	111 00
Landed Banking and Loan....	100	700,000	674,381	145,000	3	Jan July	115	115 00
Land. & Can. Loan and Ag....	50	5,000,000	700,000	405,000	4	Mch Sep	114	57 00
London Loan Co.....	50	879,700	659,050	74,000	3	Jan July	104	52 00
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. Ln Co.	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan—Qtly	165 1/2	66 20
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	4	April Oct	206 1/2	82 70
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	6	May Nov	118 75	118 75
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March—Qtly	124 1/2	124 50
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	119	110 00
Montreal Loan and Mortg....	25	500,000	500,000	300,000	3 1/2	Mch Sep	130	32 50
Ont. Indus. Loan and Inv....	100	466,800	314,316	190,000	3	Jan July	35	35 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	128 1/2	64 25
People's Loan and Dep. Co..	50	600,000	600,000	115,000	.....	Jan July	40	20 00
Real Est. Loan Co.....	40	631,000	321,680	50,000	2	Jan July	70	35 50
Richelieu and Ont. Nav. Co..	100	1,350,000	1,350,000	250,000	3	.....	98	99 00
Toronto Electric Light Co....	100	500,000	500,000	20,000	2	Quarterly	160	160 00
Toronto Street Railway.....	100	6,000	6,000	.....	Nil	.....	82 1/2	82 75
Union Loan and Sav. Co....	50	1,000,000	679,045	260,000	4	Jan July	114	57 00
Western Can. Loan and Sav..	50	3,000,000	1,500,000	770,000	5	Jan July	162	76 00
Western Loan & Trust Co....	50	1,000,000	47,000	18,000	3 1/2	June Dec	98 1/2	49 25

SEASON 1905

*My Hutchinson*

MANUFACTURER OF THE LARGEST LINE OF

Canopy Top BIRINGERS

ON THE MARKET.

ROCHESTER, N.Y.

P.O. BOX 796 A.

AND WAREHOUSE

SEASON 1905

per cent. Drafts on New York are at a bid discount, and sterling exchange is somewhat lower. The stock market is less active with some irregularity in prices. The feature is the advance in Canadian Pacific, which sold up to 59 1/2. Toronto Railway shares weaker at 82 1/2. Commerce sold at 138 1/2, Cable closed at 102 ex-dividend, Telephone at 150 1/2, Western Assurance at 166 1/2, Hamilton Bank at 157 Imperial Loan at 111. Western Canada Loan at 15. Consumers Gas at 195.

**BUTTER, &c.**—The market is firmer, with limited receipts. The best tub jobs at 16 to 17c and large rolls at 14 to 15c. Creamery firm at 21 to 22 1/2c for rolls and 18 1/2 to 19c for tub. Eggs steady, case lots bringing 12 to 12 1/2 per dozen. Cheese steady at 8 to 8 1/2c for small lots.

**DRESSED HOGS**—The demand is limited and offerings moderate. Sales of small lots to butchers at \$5.50 to \$5.75.

**FLOUR AND GRAIN**—There is a little better demand for flour, with strong bakers quoted at \$2.80 to \$2.90, Toronto freights. Manitoba flours nominal. Wheat in better demand and firmer. Red sold at 60c west and white at 61c. Manitoba wheat stronger, with sales of new No. 1

Bank Statement to Govt. Month ending Aug. 31, '95	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. aft' r'ded'ct adv'nc's for Credits, &c	Balance due to Provincial Govts.	Deposits by the Public payable on demand.
<b>Toronto</b> .....	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,874,813	\$ 22.0 6	363,530	\$5,477,789
<b>Commerce</b> .....	5,000,000	6,000,000	6,000,000	1,200,000	7	2,489,441	21.802	449,811	4,469,811
<b>Dominion</b> .....	1,500,000	1,500,000	1,500,000	1,500,000	12	346,008	21.802	165	2,334,921
<b>Ontario</b> .....	1,500,000	1,500,000	1,500,000	40,000	6	805,101	22.873	2,631	1,305,560
<b>Standard</b> .....	2,000,000	1,000,000	1,000,000	600,000	8	62,114	20.0 8	194	1,447,000
<b>Imperial</b> .....	2,000,000	1,963,600	1,963,600	1,168,800	8	1,128,410	25.042	908,149	2,982,887
<b>Traders</b> .....	1,000,000	608,400	608,400	35,000	6	600,370	.....	121,169	878,140
<b>Hamilton</b> .....	1,250,000	1,251,000	1,250,000	675,000	8	837,384	19.659	103,837	1,516,916
<b>Ottawa</b> .....	1,500,000	1,500,000	1,500,000	925,000	8	844,120	19.932	40,775	943,610
<b>Western</b> .....	1,000,000	500,000	375,351	100,000	7	217,075	.....	.....	181,289
<b>Total, Ontario</b> .....	19,750,000	17,822,000	17,697,351	8,091,800	.....	9,872,086	178,144	1,540,430	21,497,024
<b>Montreal</b> .....	12,000,000	12,000,000	12,000,000	6,000,000	10	4,504,724	3,083,352	514,306	17,278,317
<b>British North America</b> .....	4,866,666	4,866,666	4,866,666	1,338,333	44	1,000,241	3,469	.....	2,462,824
<b>Du Peuple</b> .....	1,200,000	1,200,000	1,200,000	600,000	7	202,337	12,536	230,381	578,389
<b>Jacques Cartier</b> .....	500,000	500,000	500,000	235,000	7	4,312	19,062	50,000	695,165
<b>Ville-Marie</b> .....	500,000	500,000	479,620	10,000	6	299,227	5,774	.....	151,138
<b>D'Hochelega</b> .....	1,000,000	803,000	803,000	320,000	7	7,8,933	18,931	49,521	691,996
<b>Molson</b> .....	2,000,000	2,000,000	2,000,000	1,300,000	6	1,678,184	2,778	9,645	4,971,383
<b>Merchants</b> .....	6,000,000	6,000,000	6,000,000	3,000,000	8	2,990,056	228,998	19,421	3,323,548
<b>Nationale</b> .....	1,200,000	1,200,000	1,200,000	.....	.....	913,267	24,902	12,058	817,211
<b>Quebec</b> .....	3,000,000	2,500,000	2,500,000	500,000	5	894,178	13,311	8,375	4,762,753
<b>Union</b> .....	1,200,000	1,200,000	1,200,000	280,000	6	823,316	8,188	493,511	861,360
<b>St. Jean</b> .....	1,000,000	500,200	261,217	.....	4	67,408	.....	.....	7,909
<b>St. Hyacinthe</b> .....	1,000,000	504,600	311,805	45,000	6	278,589	.....	17,966	70,313
<b>Eastern Townships</b> .....	1,500,000	1,500,000	1,499,505	720,000	7	841,449	24,439	24,852	601,889
<b>Total, Quebec</b> .....	36,966,666	35,271,466	34,819,215	14,348,533	.....	16,238,466	3,466,708	1,429,934	37,274,205
<b>Nova Scotia</b> .....	1,500,000	1,500,000	1,500,000	1,300,000	8	1,300,302	288,768	.....	1,735,554
<b>Merchants of Halifax</b> .....	1,500,000	1,100,000	1,100,000	680,000	7	1,030,354	122,340	.....	1,792,095
<b>Peoples</b> .....	800,000	700,000	700,000	175,000	6	472,085	5,048	.....	576,189
<b>Union</b> .....	500,000	500,000	500,000	160,000	6	396,166	4,172	.....	303,132
<b>Halifax B. Co.</b> .....	500,000	500,000	500,000	275,000	7	482,080	21,195	.....	534,307
<b>Yarmouth</b> .....	300,000	300,000	300,000	60,000	6	84,857	17,250	.....	96,541
<b>Exchange</b> .....	280,000	280,000	249,788	30,000	6	41,793	.....	.....	26,323
<b>Commercial, Windsor</b> .....	500,000	500,000	289,420	85,000	6	86,573	.....	19,740	64,973
<b>Total, Nova Scotia</b> .....	5,880,000	5,880,000	5,139,208	2,775,000	.....	3,894,200	469,513	.....	5,119,114
<b>New Brunswick</b> .....	500,000	500,000	500,000	525,000	12	482,179	57,975	16,262	514,414
<b>People's</b> .....	180,000	180,000	180,000	115,000	8	115,034	9,782	.....	68,428
<b>St. Stephen's</b> .....	200,000	200,000	200,000	45,000	6	108,402	15,839	.....	30,741
<b>Total, N. B.</b> .....	880,000	880,000	880,000	685,000	.....	688,615	83,676	16,262	667,593
<b>Brit. Col.</b> .....	9,733,333	2,920,000	2,920,000	1,443,666	5	859,381	202,877	1,012,897	2,740,264
<b>Summerside, P. E. I.</b> .....	48,666	48,666	48,666	10,000	7	35,220	.....	.....	17,774
<b>Merchants, P. E. I.</b> .....	200,020	200,020	200,020	40,000	8	88,654	.....	.....	70,552
<b>Grand Total</b> .....	73,458,685	62,522,152	61,704,458	27,083,799	.....	30,737,622	4,395,918	3,996,523	67,386,516

BANKS. Liabilities—Continued.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. sec'd	Dep't pay on demand aft' notice or fixed day by other bks in Can	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks or Ags. in U. K.	Other Liabilities.	Total Liabilities.
<b>Toronto</b> .....	\$4,516,510	.....	\$ 38,952	\$45,283	\$11,966	.....	1,680	11,493,021
<b>Commerce</b> .....	12,924,211	.....	451,451	7,399	27,590	.....	3,208	21,372,619
<b>Dominion</b> .....	7,816,105	.....	.....	.....	634,122	.....	.....	11,383,037
<b>Ontario</b> .....	3,089,543	.....	25,915	.....	154,029	.....	.....	5,860,123
<b>Standard</b> .....	3,898,693	.....	1,782	.....	108,601	.....	.....	5,693,801
<b>Imperial</b> .....	5,914,008	.....	45,163	1,694	.....	.....	.....	11,025,706
<b>Traders</b> .....	2,975,735	.....	2,015	.....	680,570	.....	.....	5,233,191
<b>Hamilton</b> .....	3,943,907	.....	3,011	.....	311,180	.....	.....	6,785,025
<b>Ottawa</b> .....	3,439,000	.....	.....	387	2,101	.....	.....	5,412,310
<b>Western</b> .....	1,046,589	.....	854	.....	35,438	.....	16,973	1,418,020
<b>Total, Ontario</b> .....	49,636,303	.....	662,492	69,484	41,657	2,016,851	31,861	85,421,856
<b>Montreal</b> .....	11,681,860	.....	603,833	44,717	.....	.....	77,057	37,793,069
<b>British North America</b> .....	5,812,412	.....	22,373	793	19,738	.....	.....	9,321,850
<b>Du Peuple</b> .....	3,378,171	1,037,859	75,000	10,703	1,694	8,826	3,964	6,039,923
<b>Jacques-Cartier</b> .....	2,361,463	.....	3,944	2,590	.....	88,790	27,771	3,201,999
<b>Ville-Marie</b> .....	788,943	.....	.....	.....	.....	.....	.....	1,255,872
<b>D'Hochelega</b> .....	2,961,140	.....	901	1,143	.....	.....	22,819	4,514,490
<b>Molson</b> .....	4,516,487	.....	134,315	2,150	13,821	.....	34,647	11,376,163
<b>Merchants</b> .....	7,171,577	.....	1,059,956	2,476	.....	.....	3,697	14,768,349
<b>Nationale</b> .....	1,655,201	.....	672	9,322	.....	.....	.....	3,511,250
<b>Quebec</b> .....	1,949,136	.....	91,722	1,060	.....	.....	.....	3,020,106
<b>Union</b> .....	3,154,185	.....	1,416	7,608	.....	306,860	3,671	5,686,846
<b>St. Jean</b> .....	62,729	.....	2,983	.....	.....	.....	.....	124,706
<b>St. Hyacinthe</b> .....	781,400	.....	.....	.....	.....	.....	.....	1,148,569
<b>Eastern Townships</b> .....	2,471,422	.....	.....	.....	.....	.....	.....	4,026,933
<b>Total, Que.</b> .....	49,176,422	1,037,859	1,936,904	75,068	46,99	1,261,951	173,529	111,267,054
<b>Nova Scotia</b> .....	5,662,749	.....	23,884	4,443	106,327	110,119	1,207	9,233,946
<b>Merchants of Halifax</b> .....	3,812,602	.....	69,127	.....	840	482,119	1,294	7,300,775
<b>Peoples</b> .....	1,012,816	.....	9,430	.....	1,340	.....	.....	2,078,282
<b>Union</b> .....	1,220,008	.....	13,545	.....	.....	151,223	23,519	2,111,768
<b>Halifax B. Co.</b> .....	1,790,344	.....	20,000	3,220	.....	.....	1,286	2,842,433
<b>Yarmouth</b> .....	454,736	.....	.....	.....	.....	.....	.....	653,385
<b>Exchange</b> .....	91,994	.....	.....	100	.....	.....	1,501	101,624
<b>Commercial, Windsor</b> .....	375,525	.....	2,969	7,783	103,907	743,461	32,227	542,639
<b>Total, Nova Scotia</b> .....	14,420,684	.....	128,955	7,783	103,907	743,461	32,227	24,921,442
<b>New Brunswick</b> .....	1,127,101	.....	57,829	.....	.....	5,286	.....	2,245,048
<b>People's</b> .....	180,460	.....	34,151	.....	.....	.....	.....	410,839
<b>St. Stephen's</b> .....	130,403	.....	.....	.....	684	.....	223	346,359
<b>Total, New Brunswick</b> .....	1,447,964	.....	91,983	.....	684	5,286	223	3,002,246
<b>British Col.</b> .....	950,080	.....	8,860	2,340	8,426	.....	.....	9,951,509
<b>Summerside, P. E. I.</b> .....	48,889	.....	13,863	.....	.....	.....	.....	110,747
<b>Merchants, P. E. I.</b> .....	41,178	.....	1,350	.....	.....	.....	.....	202,710
<b>Grand Total</b> .....	115,716,520	1,051,722	2,780,881	144,655	206,413	4,027,049	294,362	230,741,064

Return of Bank British North America includes Canadian business only.  
 Bank of British Columbia bonus of 1 per cent equal in all to a dividend of 7 per cent per annum.  
 Imperial Bank bonus of 1 per cent equal in all to a dividend of 9 per cent per annum.  
 La Banque du Peuple suspended payment.  
 Molson's Bank bonus of 1 per cent. equal in all to a dividend of 9 per cent per annum.

hard at 60c to 70, Toronto freights. Barley dull, with trade confined to feeding lots at 31c to 32c outside. Oats weak, there being sales of white at 28c to 28½c west and of mixed at 22 to 22½c. Peas easy with sales west at 49c. Rye sold at 41 to 42c. Bran dull at \$11.50 middle freights, and shorts at \$14.50 to \$15.50. Oatmeal weak at \$3.60 on track.

GROCERIES — There is a fair trade.

Sugars are firmer. Granulated are selling at 4½ to 4¾c and yellows at 3½c to 3¾c. Dried fruits are steady with Valencias 5½ to 5¾c. Coffees 20 to 21c. Teas unchanged.

LEATHER—Business quiet with prices steady in nearly all lines.

HIDES AND SKINS—Hides dull with cured quoted at 8¾c. Green unchanged at 8c for

No. 1 and 7c for No. 2. Pelts and lamb-skins are firm at 60 to 65c. Tallow dull and steady at 5 to 5½c.

LIVE STOCK—The export cattle trade is dull and prices unchanged. The best loads sold yesterday at 4 to 4½c per lb. and ordinary 3½c per lb. Bulls 2½ to 3½c. Butcher's cattle bring 8½ to 3¾c for the best, 3 to 3½c for good to medium and 2½



BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom. Govt. for s'c'ty of note cir.	Notes & Cheq. on other bks	Loans to oth' bks. in Can. secured	Dep. pay on dem'd on fixed day with bks. in Can.	Bal. due from bks. in Can. in daily exch'ngs.	Bal. due from bks. not in Canada.	Due from Bks or Ag in U. K.	Dom. Gr. Deb. or Stock.	Prov'l or Pub. Sec's not Can.	Can. Brit. and other Railway Securities.	Call Loans on Bonds and Stocks
1 Toronto	\$ 823,152	\$1,102,702	\$74,215	\$ 2,46,393	62,179	\$ 7,804	2,831	\$1,593,633	70,949	\$ 162,262	\$326,719	934,038	\$ 936,510
2 Commerce	522,090	781,968	155,53	741,584	62,179	75,971	6,834	3,991,898			1,326,582	934,038	1,772,138
3 Dominion	421,032	438,920	75,000	218,738		13,829		1,237,858			370,704	1,919,570	2,368,187
4 Ontario	172,278	332,884	55,469	140,419		95,376		2,112,226			77,941	143,025	396,918
5 Standard	141,169	429,940	35,050	127,140		186,691		265,363	9,431	148,666	1,461,167		577,255
6 Imperial	425,082	844,063	80,000	186,990		181,821	149	1,032,749	380,025	112,466	1,654,074	730,463	1,448,583
7 Traders	104,251	253,591	31,469	116,192		77,356		309,956		302,560	243,574		1,050,017
8 Hamilton	191,874	357,453	60,000	120,494		145,925		104,110		1,500,1	261,193	501,849	1,236,122
9 Ottawa	147,636	405,178	53,000	82,614		207,313		168,746		172,300	19,490		225,364
10 Western	23,746	21,220	17,034	7,998		361,550	17,220	34,407		25,243	274,382		
Total, Ont.	2,773,338	5,017,825	636,827	1,948,590	62,179	1,426,939	24,064	9,032,844	460,400	1,118,497	5,815,766	4,228,947	10,006,939
11 Montreal	1,976,834	3,039,891	265,000	1,035,908	124,358	508	11,567	10,876,881	4,220,803	100,392	42,249	1,863,290	187,938
12 B. N. A.	353,716	690,837	63,784	184,471	62,179	3,818		1,087,755				3,358	399,950
13 Du Poupie	8,453	829,973	41,050	63,225		19,853	10,814	7,364					20,300
14 Jacq. Cartier	32,159	152,495	20,283	216,494			78,297	135,241		40,408			316,085
15 Ville Marie	13,092	42,548	20,000	69,615	11,500	7,784		12,393		2,356	5,900		61,520
16 D'Hoche laga	82,407	542,437	34,400	202,755	20,726	9,779	10,185	237,018	19,005	95,352			551,956
17 Molsons	237,980	612,560	90,000	340,530		149,983	2,180	4,016,866	95,623	104,375	549,018	736,706	378,001
18 Merchants	429,741	724,197	159,312	559,155	62,179	80,373	5,410	1,163,296		1,032,147	386,294	138,062	1,167,673
19 Nationale	52,653	191,134	45,000	183,723		176,916	14,243	46,181		35,000			67,700
20 Quebec	111,031	381,996	40,000	201,291	11,452	1,976		182,798		148,433	289,326	298,803	1,437,821
21 Union	31,939	364,857	51,000	108,683	12,436	44,435	2,497	38,298					436,980
22 St. Jean	4,603	5,944	3,119	4,97		23,055		27,737					22,222
23 St. Hyacinthe	11,775	15,803	13,785	49,802		45,993		66,473					66,082
24 E. Townships	103,375	112,918	44,111	44,502		461,441	3,611	245,832		18,000	56,301		
Total, Que.	3,448,578	7,860,693	890,469	3,312,981	334,830	1,028,723	142,976	14,561,908	4,378,696	1,438,347	1,124,470	3,040,819	5,071,007
25 Nova Scotia	266,251	499,653	61,380	112,743	47,023	75,452	1,987	1,068,447			744,074	1,291,498	877,299
26 Merchants	163,644	488,430	48,000	150,821	20,726	76,747		205,990		15,000	768,291	291,712	623,600
27 People's Bk.	31,944	177,663	28,023	47,117		23,976		107,121	1,844		20,988		1,728
28 Union	32,603	112,665	25,000	60,036		104,988		99,441		1,000	251,482		1,000
29 Halifax B. Co.	60,045	123,902	25,000	67,907		42,740		184,208	30,683		407,918		54,683
30 Yarmouth	30,823	25,820	4,697	10,723		101,087	155	169,786	7,895	19,200	75,000		
31 Exchange	2,253	3,610	3,467	2,282		82,558		35,714					
32 Com'l W'dsor	13,746	16,398	4,503	10,392		37,996		34,392	3,128				
Total, N. S.	601,274	1,446,441	197,870	762,021	67,751	498,224	2,142	1,907,099	43,500	35,200	2,087,793	1,583,210	1,568,138
33 N. Brunswick	112,499	145,700	22,822	38,252		83,696		676,305	4,819		19,924	371,770	132,133
34 Peoples	12,067	11,093	6,209	4,575		2,285		29,414			3,000		
35 St. Stephen's	9,333	10,003	6,015	10,871		20,052		21,849			159		
Total, N. B.	133,892	146,801	35,046	53,699	13,971	109,033		727,568	16,393		22,924	371,770	131,133
36 Bank B. C.	403,186	700,112	47,775	49,133		501,882		264,277	1,425,939	100,000	57,712		
37 Sum' P. E. I.	955	2,134	1,252	872		4,485		2,051					
38 M'ht. P. E. I.	8,116	6,739	4,512	8,853		21,470		18,139	14,637		4,700		
Gr. Total.	7,375,238	15,189,545	1,814,624	6,135,949	464,760	3,891,456	178,182	26,565,856	6,339,165	2,687,044	9,393,325	9,224,246	16,766,317

BANKS. Assets con'd	Current Loans	Loans to Dom. Govt.	Loans Prov. Govts.	Overdue Debts.	R. E. be- sides Bk. premises.	M'tgs on R. E. sold by Bank.	Bank Premis's.	Other Assets.	Total Assets.	Liabi't's of Direct'rs & their firms.	Average specie form'th	Average of Dom. Notes dur. month	Greatest amount of Notes in circulat'n dur'g m-th.
1 Toronto	\$10,533,830			16,872	\$ 231		\$200,000		\$15,616,539	411,890	620,870	\$1,251,527	\$1,446,200
2 Commerce	18,925,195			258,135	40,601	133,924	745,715	90,191	28,726,811	231,631	621,000	983,000	2,494,000
3 Dominion	6,354,593			104,806	13,741		261,853	6,971	14,427,611	395,000	4,000	412,000	946,000
4 Ontario	4,926,811			25,134	56,937	28,650	172,43	31,745	6,965,259	178,983	173,703	349,000	636,400
5 Standard	4,191,077			20,561			110,853	26,419	7,638,786	84,029	141,760	438,340	626,114
6 Imperial	6,860,840			71,511	61,600	87,681	305,261	31,586	14,344,084	80,401	424,190	956,608	1,128,460
7 Traders	3,494,954			6,775	19,070	820	123,920	18,040	5,987,056	201,807	105,000	235,492	601,600
8 Hamilton	4,878,045			45,026	4,400	12,778	273,024	72,487	8,744,673	27,610	190,000	314,000	867,600
9 Ottawa	6,036,230			35,806	20,676		133,830	304,150	8,033,365	69,572	156,356	336,635	881,715
10 Western	1,161,101			22,960	14,301			6,951	1,988,238	6,000	23,502	21,819	248,120
Total, Ont.	65,926,679			609,486	231,617	261,853	2,331,21	591,523	112,557,502	1,686,953	2,776,078	5,386,221	10,080,017
11 Montreal	32,013,891			248,158	109,772	10,170	600,000	610,45	57,437,888	1,553,000	1,955,000	2,790,000	4,604,724
12 B. N. A.	3,059,842		90,801	176,413	22,608		350,000	21,288	11,570,285	10,000	857,224	990,931	1,007,217
13 Du Poupie	4,260,089			2,117,97	156,019	108,204	353,153	311,484	7,808,016	259,440	10,569	99,056	717,347
14 Jacq. Cartier	3,064,784			27,322	69,755	58,816	109,746	99,627	4,421,491	140,673	29,631	215,473	480,112
15 Ville Marie	3,098,389			50,519	21,191	29,960	36,975	271,270	7,765,118	83,783	16,000	29,325	306,147
16 D'Hoche laga	3,899,431			46,211	18,943	18,943	36,842	42,944	6,711,836	168,742	80,266	667,380	787,285
17 Molsons	10,911,005			145,440	58,535	4,673	190,000	4,716	15,075,307	105,390	244,046	551,578	1,681,328
18 Merchants	17,349,287			141,072	83,829	31,286	548,909	44,715	24,056,944	1,266,208	468,000	716,000	2,603,000
19 Nationale	3,767,453			50,353	15,006	92	117,175	55,066	4,817,089	380,000	65,000	190,000	99,267
20 Quebec	6,997,744			133,917	114,204	8,054	169,354	110,866	11,265,673	293,511	115,268	920,698	934,291
21 Union	5,714,712			176,296	70,861	3,783	200,200	3,734	7,257,625	315,453	33,725	206,332	823,315
22 St. Jean	249,943			37,510	8,609		8,609	9,003	394,389	4,500		64,480	
23 St. Hyacinthe	1,209,387			42,580	13,628	3,445	17,665	11,221	1,582,733	38,401	12,896	16,946	299,529
24 E. Townships	4,936,176			65,667	41,097	56,584	111,988	9,227	6,905,845	291,087	10,989	116,671	847,272
Total, Que.	103,372,489		90,801	3,479,377	780,765	342,989	2,838,987	1,609,771	159,444,334	4,839,403	3,485,142	7,408,890	15,977,642
25 Nova Scotia	8,544,406		85,717	35,776	14,343	6,305	68,481	6,919	12,107,794	85,593	279,888	617,714	1,322,523
26 Merchants	6,230,000			33,770	17,011	28,284	59,500	12,568	9,283,169	253,609	160,400	510,880	1,050,334
27 People's Bk.	2,437,718		50,000	30,853	2,803		70,476	1,748	3,005,002	27,88	38,245	189,725	617,874
28 Union	1,980,801		75,310	22,509			62,000		2,173,821	125,390	32,058	123,418	438,040</



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 20, 1895.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
<b>Boots and Shoes.</b>												
Brogans or Cobourgs		Mens.	Boys.	Youths.	Roast Chicken 1-lb tins..	\$ c.	\$ c.			Soda Ash	\$ c.	\$ c.
Split Balmorals		\$0 80 1 00	\$0 60 \$0 85	\$0 55 \$0 80	Roast Turkey, 1-lb tins..	2 25	0 00			Soda Bicar	2 30	2 50
Kip		1 20 1 40	1 00 1 20	0 70 0 80						Sal. Soda	0 70	0 80
Buff	or Congress	1 35 2 00	1 10 1 50	0 90 1 15						" Concentrated	1 50	2 00
Calf		2 15 3 25			<b>Brooms.</b>					<b>Dyestuffs.</b>		
Calf Congress		2 25 3 50	0 00 0 00	0 00 0 00	Rose 4 varn. hand heavy..	3 25	0 00			Archil. con	0 27	0 29
Split Boots		1 40 2 00	1 25 1 50	0 85 1 10	Pansy 4 " " medium	3 00	0 00			Cutch	0 07	0 08
Kip		2 00 3 00	1 50 2 00	1 00 1 00	Thistle 4 " " "	2 60	0 00			Ex. Logwood	0 10	0 15
Grain	\$2.00 to \$3.00, Felt Sox	2 25 3 00			Map Leaf A 4 stgs.	3 25	0 00			Chips	2 00	2 50
Welt Boots, half fox	\$1 50 2 10	do full \$1 75, \$2 50			" B 4 " stained	2 70	0 00			Indigo (Bengal)	1 50	1 75
<b>Womens.</b>												
Split Batts or Bals		0 80 1 00	0 70 0 80	0 55 0 65	Shamrock A 4 " varn han	2 65	0 00			Indigo Madras	0 70	1 00
Kip Pebbled or Buff Bals		0 90 1 10	0 80 1 00	0 65 0 75	" B 4 " stained	2 40	0 00			Gambler	0 07	0 08
Pebbled Button, Machine Sewed		1 00 1 25	0 85 0 90	0 70 0 80	Dalay A 3 stgs varn handle	2 40	0 00			Madder	0 10	0 15
Glazed Buff Button.		1 00 1 25	0 85 0 90	0 50 0 70	" B 3 " stained	2 10	0 00			Sumac	63 50	70 00
Goat		1 25 2 00	1 15 1 50	0 80 1 35	Tulip No. 1 3 stgs " "	1 90	0 00			<b>Fish.</b>		
Polish Calf		1 25 2 00	1 00 1 75	0 90 1 35	Carling 4 " "	2 65	3 50			Cape Brit. Herring	5 00	5 25
French Kid		1 35 3 50	1 90 2 50	1 40 1 75	<b>Drugs &amp; Chemicals</b>					Labrador Herrings	0 00	4 25
Dongola Kid		1 25 2 00	1 00 1 50	0 75 0 70	Acid Carbohc Cryst medl.	0 30	0 35			Sea Trout No. 1 split p. b.	7 00	7 50
Mens' Calf, Bals. Cong or Butt, Goodyear Welt		2 15 3 50		2 00	Alum, Cape	0 13	0 15			" half brls.	4 25	4 50
" McKay Sewn		2 00		2 00	Alum	1 50	2 00			Herrings	2 25	2 75
" Tan Russia Calf, Bals. Cong or Butt, Goodyear Welt		2 75 3 75		3 50 4 50	Brom, xtlc	0 06	0 08			" Nova Scotia	4 00	4 75
" McKay		2 00 2 50		3 00 3 00	Brom. Potass	0 65	0 60			Mackerel No. 1. kltts.	1 40	1 50
French Pat. Calf or Enamel Leather Bals. Butt. and Cong.		3 50 4 50		2 00 3 00	Camphor. Eng. Refoz. ck	0 70	0 72			" 1/4 barrel	7 10	7 50
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt		2 00 3 00		2 00 3 00	" Ref Rings	0 65	0 70			Green, Cod, No. 1	4 25	4 50
" McKay Sewn		1 50 2 50		2 00	Citric Acid	0 30	40			Green " large	5 00	5 50
					Copperas, per 100 lbs	0 75	1 00			Draft " "	6 00	7 00
					Cream Tartar	0 24	0 30			No. 2	75	0 00
					Epsom Salts	1 50	1 75			Large dry " per quintal.	4 50	4 75
					Glycerine	0 15	0 20			Salmon No. 1 brls Lab.	12 50	13 00
					Gum Arabic per lb.	0 20	0			Salmon, (tierces)	0 00	0 30
					" Trag.	0 60	1 00			" Brit. Col brls.	10 00	11 00
					Morphia	1 75	1 85			Boneless Fish	0 03	0 04
					Optum	4 60	4 75			" Cod Nfd.	0 04	0 04
					Oxalic Acid	0 05	0 12			<b>Flour.</b>		
					Phosphorus	0 05	0 75			Winter Wheat	4 00	4 25
					Potash Bichromate	0 10	0 15			Manitoba patent b brands.	4 15	0 00
					Potash Iodide	3 90	4 00			Straight roller	3 65	3 75
					Quinine	0 35	0 50			Extra	0 00	0 00
					Strychnine	0 05	1 00			Superfine	0 00	0 00
					Tartaric Acid	0 30	0 35			Manitoba Strong Bakers	3 90	4 00
					Tin Crystals	0 20	0 25			Standard oatmeal, brl.	3 70	3 80
					<b>Heavy Chemicals.</b>					Bran	15 00	0 00
					Bleaching Powder	2 25	5 00			Shorts	16 50	17 00
					Blue Vitriol	4 50	6 50			Moullie	20 50	21 50
					Brimstone	1 75	2 25					
					Caustic Soda 60	1 00	2 25					
					" 70	2 15	2 50					

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IMPROVED PATENTED POROUS CUP LECLANCHE BATTERY.

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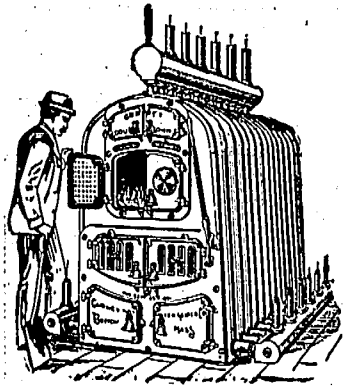
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 26, 1895.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
<b>Farm Products.</b>							
<b>BUTTER:</b> Creamery, .....	0 17 0 18 1/2	Barley, malting .....	0 51 0 53	Molasses (Barbados) 1mg. .	0 36 0 37	Vermicelli, Canadian .....	0 05 0 00
Townships, dairy, .....	0 15 0 16	" feed .....	0 43 0 45	Porto Rico .....	0 32 0 33	Macaroni, " .....	0 05 0 06
Western .....	0 12 0 14	Pena, per 66 lbs, afloat .....	0 65 0 68	Trinidad .....	0 00 0 10	" Italian .....	0 10 0 13
Lower grades .....	0 06 0 11	In store .....	0 00 0 00	Cuba .....	0 00 0 00	Peel—Citron .....	0 20 0 00
<b>CHEESE:</b>		Rye .....	0 54 0 55			Orange .....	0 14 0 16
Finest Western .....	0 07 0 08	Corn, in bond .....	0 00 0 00	<b>Raisins:</b>		Lemon .....	0 13 0 15
Medium to good .....	0 00 0 00	" duty paid .....	0 43 0 43 1/2	Loose Musc. California .....	0 05 0 05 1/2	<b>Chocolate Menter.</b>	
Finest Townships .....	0 07 0 07 1/2	<b>Groceries.</b>		Layers, London .....	2 10 2 25	Vanilla, yel. wrap, 24 x 1/2 lb	0 34 0 36
Finest Eastern .....	0 07 0 07 1/2	<b>Tea, (Hf.-Chest &amp; Cnd.)..</b>		Con. Cluster .....	2 65 2 75	do Chamolis do do	0 43 0 48
<b>Eggs:</b> Western culls .....	0 09 0 09 1/2	Japan, com. to med. lb. .	0 12 0 15	Extra Desert .....	3 50 0 00	do Pink do do	0 50 0 56
Held .....	0 11 0 11 1/2	" good med. to fine. .	0 22 0 25	Royal Bucking'm Cluster	4 35 4 50	do Blue do do	0 58 0 66
Shipped as strictly fresh..	0 14 0 16	" fancy .....	0 26 0 38	Sulfanas .....	0 05 0 07 1/2	Trip. Van. Green do do	0 50 0 56
<b>Hops:</b> 1895, per lb. ....	0 07 0 11	Y. Hyson, com. to good. .	0 11 0 20	Valencia of stalk .....	0 02 0 00	do do Lilac do do	0 58 0 66
" Old .....	0 00 0 00	" fine to finest, lb	0 25 0 35	" Layers .....	0 04 0 00	do do Bronze do do	0 65 0 74
<b>Hog Products:</b>		Gunpowder, Moyuno .....	0 17 0 20	Currants, Provincials .....	0 03 0 00	do do White do do	0 73 0 83
Bacon, smoked, per lb. .	0 09 0 11	" good .....	0 25 0 35	Patras .....	0 04 0 00	Unsweet'd blue prem do	0 38 0 42
Hams, city cured, " "	0 09 0 11	Pingsuey, med to good. .	0 11 0 13	Vostizzas .....	0 05 0 05 1/2	<b>Starch:</b>	
" Canvassed .....	0 00 0 00	" fine to finest .....	0 22 0 23	Prunes, French .....	0 04 0 07	Can. Laundry .....	0 04 0 00
Pork Ca. s.c. per bbl. clear	14 50 15 00	Oolong .....	0 38 0 42	Bosnia .....	0 05 0 00	Silver Gloss .....	0 00 0 07
do mess .....	16 00 16 50	Congou, common .....	0 11 0 13	" new layers .....	0 08 0 10	Benson's Prep. Corn .....	0 00 0 00
Lard, per lb. ....	0 02 0 10 1/2	" good common .....	0 15 0 20	Sh. Almonds, bxs. .	0 00 0 25 1/2	Can. Pure Corn .....	0 06 0 00
" Com. Refined .....	0 07 0 07 1/2	" med. to good. .	0 22 0 27 1/2	S. S. Tarragona .....	0 12 0 00	Vinegar: Imp Trip, 1 brl. .	0 41 0 00
<b>SEEDS:</b>		" fine to finest .....	0 32 0 35	Walnuts .....	0 10 0 14	Cote D'or .....	0 35 0 00
Clover, red, per bushel..	7 10 7 20	Indian .....	0 17 0 20	" Grenoble .....	0 14 0 00	Crystal Pickling .....	0 23 0 00
Alfalfa, per lb. ....	0 10 0 11 1/2	Ceylon .....	0 16 0 30	Filberts .....	0 07 0 07 1/2	W. W. XXX .....	0 20 0 35
Timothy, (Can'n) per bush.	0 00 0 00	Coffees, Mocha (green) —		Spices: Cassia .....	0 08 0 09 1/2	W. W. X .....	0 25 0 30
" Western .....	0 00 0 00	Java .....	0 21 0 27	Mace .....	0 90 1 20	Pure Malt .....	0 55 0 60
Flax 56 lbs. ....	1 45 1 50	Maracalbo .....	0 19 0 21	Cloves .....	0 07 0 09	Cider X .....	0 25 0 00
Potatoes, per barrel .....	0 80 1 00	Jamaica .....	0 17 0 18 1/2	Nutmegs .....	0 60 0 90	" XXX .....	0 32 0 00
Honey, strained .....	0 08 0 09	Rio .....	0 16 0 19	Jamaica ginger, bl. .	0 18 0 21	Soap: Best Laundry .....	0 08 0 00 1/2
Beeswax .....	0 00 0 00	Plantation Ceylon .....	0 27 0 29	" unbl. .	0 15 0 18 1/2	Common .....	0 02 0 05
BEANS: white ordinary bus	1 15 1 25	Chicoory .....	0 09 0 11	African .....	0 08 0 10	Matches: Telegraph .....	3 50 3 70
" hand-picked .....	0 00 0 00	Canadian do .....	0 00 0 07	Pimento .....	0 07 0 08	" Telephone .....	3 30 3 50
Barley, feed .....	0 47 0 48	<b>Sugars:</b>		Pepper, Black .....	0 06 0 07 1/2	" Parlor .....	1 70 0 00
<b>Grain.</b>		Ex Ground, in brls. ....	0 04 0 00	" White .....	0 10 0 12 1/2	" Star .....	2 00 2 25
Hard Manitoba, No. 1. ....	0 00 0 00	" in bxs. ....	0 04 0 00	Mustard, 4 lb jar, Eng. .	0 72 0 75	Nelson's Matches:	
" " No. 2. ....	0 00 0 00	Powdered, in brls. ....	0 04 0 00	" 1 lb .....	0 23 0 25 1/2	Steamship .....	2 40 0 00
Oats No. 2 .....	0 00 0 31	Paris Lump, in brls. ....	0 05 0 00	" 4 lb jars, Cana. .	0 65 0 70	Railroad .....	2 50 0 00
		" half brls. ....	0 34 0 00	" 1 lb .....	0 22 0 24	Washboards:	
		" 100-lb bxs. ....	0 05 0 00	Rice, large lots, standard B	0 00 3 45	Nelson's Royal Lilly .....	1 20 0 00
		" 50-lb bxs. ....	0 04 0 00	" Patna .....	4 25 5 00	do Rose .....	1 40 0 00
		Ex Granulated, brls. ....	0 04 0 04	" Japan Standard .....	4 25 4 40	<b>Hardware.</b>	
		Off grade gran'd .....	0 00 0 00	" Crystal Japan .....	4 75 5 00	Antimony .....	0 09 0 10
		Branded Yellows .....	0 03 0 03 1/2	" Carolina .....	6 50 7 50	Tin: Block, L & F, # 1b.	0 16 0 10 1/2
		Syrup .....	0 01 0 02 1/2	Taploca, Pearl .....	0 04 0 06	" Straits .....	0 15 0 16
				" Flake .....	0 04 0 06	Strip .....	0 16 0 17
				Gelatine, 1 qt pk. ....	1 15 0 00	Copper: Ingot .....	0 12 0 13
				" 1 1/2 qt-pk. ....	1 75 0 00	Sheets .....	0 14 0 20
				" 2 qt pks. ....	2 30 0 00		

SHARPS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.



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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 26, 1895

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	\$ c c	Sharp and flat pressed nails	1 35 0 00	IX Charcoal	Usual	No. 1, ordinary sole	0 25 0 25
<b>NEW CUT NAIL SCHEDULE.</b>		3/4 inch extra	1 50 0 00	XXX "	Trade	No. 2 "	0 23 0 24
Base—50d and 60d, f.o.b.	2 50 0 00	2 1/4 and 2 1/2 "	1 85 0 00	D C "	Extras	No. 3 "	0 21 0 23
Cut Nails—per keg	2 50 0 00	1 1/2 and 1 3/4 "	2 50 0 00	DX "		Buñalo Sole, No. 1	0 00 0 00
Steel nails	2 60 0 00	1 1/4 "	3 00 0 00	DX "		" No. 2	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		Horse Shoes	2 50 0 00	Terne Plate IC, 20x25	5 50 5 75	Zanzibar	0 00 0 00
40d extra	0 05 0 00	Ases—S. S.	6 50 10 00	Russ. Sheet Iron	0 09 0 10	Slaughter, No. 1	0 23 0 31
90d	0 10 0 00	Coll Chain—3/4 chain	0 00 0 00	Anchor, per lb.	0 04 0 05	" No. 2	0 27 0 25
20d, 16d and 12d.	0 15 0 00	Coll Chain—1/2 "	0 00 0 00	Lion & Crown tin'd sh'ts	0 05 0 06	Harness	0 25 0 33
10d.	0 20 0 00	Coll Chain—5/16 "	0 00 0 00	" 22 and 24 gauge	0 06 0 04	Upper, heavy	0 30 0 35
8d and 9d.	0 25 0 00	Coll Chain—3/8 "	0 00 0 00	Lead: Pig, per 100 lbs.	3 15 3 25	Grained Upper	0 32 0 35
6d and 7d.	0 40 0 00	" 1/2 "	0 00 0 00	Shot, per 100 lbs.	4 00 4 25	Scotch Grain	0 32 0 35
4d to 5d.	0 80 0 00	" 3/4 "	0 00 0 00	Lead Pipe, per 100 lbs.	5 55 5 75	Kip Skins, French	0 60 0 75
8d.	1 00 0 00	" 1 "	0 00 0 00	Zinc Sheet	5 00 0 00	English	0 50 0 70
2d.	1 50 0 00	Galvanized Iron:		" Spelter	4 50 4 75	Canada Kip	0 50 0 60
4d to 5d, cold cut not pol. or bl'd.	0 50 0 00	Morewoods Lion, No. 28	5 15 5 40	Scrap Iron	0 04 0 00	Hemlock Calif.	0 50 0 60
8d "	0 90 0 00	Queen's Head, or equal	4 15 4 40	Machinery scrap	0 00 15 00	French Calif.	1 05 1 40
Fine blued nails—		Common	3 75 4 00	Wrot Iron	0 00 16 00	Split, light and medium	0 23 0 23
2d.	2 00 0 00	Pig Iron: Siemens No. 1	17 50 17 75	Powder—Canada Bl'at'g	2 00 0 00	" heavy	0 20 0 25
Casing and box, flooring, shook, and tobacco box nails—		Summerlee	20 50 21 00	F F to F F F	5 00 5 25	" small	0 16 0 20
12d to 30d.	0 50 0 00	Gartsherrie	20 00 0 00	Wine:		Leather Board, Canada	0 06 0 10
10d.	0 60 0 00	Carnbroe	19 00 19 00	Bright No. 7, per 100 lbs	2 60 0 00	Enameled Cow, per ft.	0 16 0 17
8d and 9d.	0 75 0 00	C.I.F.T. Riv. Charcoal Iron	26 50 28 00	Annealed No. 7 "	2 65 0 00	Pebble Grain	0 12 0 15
6d and 7d.	0 90 0 00	No. 1 Ferrona	17 50 17 75	" oiled "	2 65 0 00	Glove Grain	0 12 0 14
4d to 5d.	1 10 0 00	Bar Iron, per 100 lbs.		Galvd. No. 6,	3 15 0 00	B. Calif.	0 12 0 14
3d.	1 50 0 00	Ord. Crown	1 60 1 65	Trade discount on above		Brush (Cow) Kid.	0 13 0 14
Finishing nails—		Best Refined	2 25 2 50	22 1/2 per cent.		Buf.	0 13 0 15
3/4 inch extra	0 85 0 00	Norway	3 00 0 00	Barbed Wire—		Russetts, light	0 35 0 40
2 1/4 to 2 3/4 "	1 00 0 00	Sheet Iron 16 G & heavier	2 25 0 00	2 and 4 barbs.	3.50 for 500	" heavy	0 26 0 30
3 to 2 1/4 "	1 15 0 00	" 17, 18, 20 G "	2 05 0 00	Plain Twist 2 and 3 wrs.	lbs&more	" No. 2	0 20 0 25
1 1/2 to 1 3/4 "	1 35 0 00	" 22, 24 "	2 15 0 00	Staples	del. up to	" Saddlers'	8 00 9 00
1 1/4 "	1 75 0 00	" 26 G "	2 05 0 00	Wire Nails—7 1/2 p.c. off list delivered for Ontario and 7 1/2 and 5 p.c. f.o.b. Montreal for Quebec, 10 kgs & over up to 25c per ton for Ont.	25c freight	Int. French Calif.	0 70 0 75
1 "	2 25 0 00	" 28 G "	2 25 0 00	Boiler plates, iron, 1/2 in.		English Oak	0 38 0 42
Slatting nails—		" 3-16 in	0 00 0 25	Boiler Heads, steel	0 00 0 02 1/2	Rough	0 20 0 22
5d.	0 85 0 00	Hoops	2 15 0 00	Band Imported	2 00 0 00	Dongola, extra	0 30 0 32
4d.	0 85 0 00	" Canadian	0 00 2 00	" "	0 00 1 85	" No. 1	0 20 0 25
3d.	1 25 0 00	Canada Plates:		Hides and Willow Montreal Green Hides		" ordinary	0 12 0 20
2d.	1 75 0 00	Good Brands	2 10 2 50	" No. 1 per 100 lbs	0 00 8 50	Colored Pebbles.	0 15 0 17
Common barrel nails—		Wro't Iron pipe, 1/2 to 2 in 70 p.c., over 2 in 67 1/2 p.c.	0 00 0 00	" No. 2	0 00 7 50	" Calif.	0 20 0 28
1 inch extra	1 50 0 00	Imported iron pipe, 1/2 to 1 1/2 in, 65 p.c. 3/4 to 1 1/2 in, 67 1/2 p.c.; 1 1/2 to 2 in, 70 p.c.		" No. 3	0 00 6 50	<b>Oils</b>	
3/4 "	1 75 0 00	Steel, cast per lb.	0 08 1/2 0 09	Tanners pay \$1 extra for sorted, cured & inspected		Cod Oil, Newfoundland	0 36 0 40
2 "	2 25 0 00	" Spring, 100 lbs.	2 50 2 75	Sheepskins	0 00 0 00	" Gaspe	0 00 0 00
Steel nails 10c extra.		" Tire, "	2 00 0 00	Clips	0 45 0 00	S. R. Pale Seal	0 36 0 38
Clinch nails—		" Sleigh shoe, 100 lbs.	0 00 1 90	Lambskins small	0 45 0 00	Straw Seal	0 00 0 00
3/4 inch extra	0 85 0 00	" Machinery	2 50 0 00	Calfskins, uninspected	0 08 0 00	Cod Liver Oil, Nfd.	0 65 0 75
2 1/4 and 2 1/2 "	1 00 0 00	Tin Plates:		Horse hides west, each	0 00 1 50	" Norwegian Process	1 00 1 25
2 and 2 1/4 "	1 15 0 00	IC Coke	2 50 2 85	" City	0 00 0 00	Castor Oil	0 06 0 06 1/2
1 1/2 and 1 1/4 "	1 35 0 00	IC Charcoal	3 00 3 50	Tallow, rendered	6 00 6 50	Lard Oil, Extra	0 70 0 75
1 1/4 "	2 00 0 00			" rough	2 00 2 50	" No. 1	0 60 0 65
1 "	2 50 0 00			<b>Leather</b>		Linseed, raw	0 60 0 61
				No. 1 B. A. Sole	0 26 0 28	" boiled	0 62 0 63
				No. 2 "	0 24 0 25	Olive, pure	0 85 0 90
				No. 3 "	0 21 0 23	" Extra, qt., per case	3 00 3 70
						" pts. do	2 40 2 50
						" 1/2 pts. do	2 70 3 60
						Spirits Turpentine	0 44 0 45

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts, Carriage and Tire, 7 1/2 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

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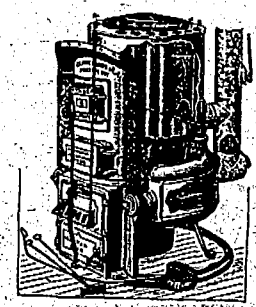
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Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
<b>Coal Oil:</b>				<b>Canadian Quarters.....</b>		\$ c. \$ c.		<b>Empir. Rye .....</b>		\$ c. \$ c.	
Car Lots Store, [2. p.c. off]		0 14 3/4 0 00		Factory Filled per bag....		0 25 0 80		Wilson's Invalids Port .....		6 75 7 50	
1 to 20 bris .....		0 16 0 00		do Quarters .....		0 25 0 30		T. G. Sandeman & Sons....		0 00 0 00	
Water white .....		0 20 0 21		Rice's Pure Dairy, per bri.		0 25 0 50		Burmetees.....		2 10 4 00	
Am. in car lots.....		0 16 0 14		do do .....		0 45 0 50		Barrigona.....		1 10 1 50	
do less quantities.....		0 17 0 20		Cheese Salt per bag 210 lb.		1 25 1 50		Serrris-Pedro Domecq.....		0 00 0 00	
Benzine American.....		0 23 0 26		Turk's Island per bush....		0 30 0 35		Pernartin.....		2 10 6 00	
do Canadian.....		0 14 1/2 0 16		<b>Tobacco duty paid.</b>				<b>Misc.</b>			
<b>Glass.</b>				No. 1 Black Chewing, cads		0 40 1/2 0 51 1/2		<b>Claret</b>			
United inches, 30 to 25.....		1 15 1 20		No. 2 do .....		0 45 0 00		Barton & Guestier.....		7 00 6 00	
do do 36 to 40.....		1 25 1 30		Old Chum bri't do sol. 8s.		0 58 0 00		Clavet & Co. vintage wines		0 00 0 00	
do do 41 to 50.....		2 70 2 80		Navy, Bright Smoking 8s.		0 55 0 57		Nat. Johnson & Sons.....		4 50 28 00	
do do 51 to 60.....		3 00 3 25		do do do 5s.		0 55 0 00		Bordeaux Claret Co. ....		3 00 10 00	
<b>Paints, &amp;c.</b>				Derby Plug Smk'g sol. 12s.		0 50 0 00		<b>Champagnes</b>			
Lead pure, 50 to 100 lb. kgs.		4 75 5 00		do do do 7s.		0 50 0 00		Pommery, Fils & Co.....		31 00 36 00	
do No. 1.....		4 50 4 75		do do do 5s.		0 50 0 00		Piper Heideeck.....		23 00 30 00	
do No. 2.....		4 25 4 50		Myrtle Navy Plug Smk'g sol.		0 50 0 00		Perrier, Jouet & Co.....		31 00 33 00	
do No. 3.....		4 00 4 25		Old Chum Plug Smk'g sol 4s		0 67 0 00		Gold Lack, Sec.....		30 00 32 00	
White Lead, dry.....		5 00 5 25		do Smoking sol.		0 87 0 00		<b>Brandies—Hennessy .....</b>		6 50 8 00	
Red Lead.....		4 00 4 25		do Cut Smoking, 8s.		0 87 0 00		1 Star.....		12 00 0 00	
Venetian Red Eng' l.....		1 50 1 75		Myrtle do do 9s.		0 70 0 00		Martell.....		6 00 0 00	
Yel. Ochre, French.....		1 25 3 00		Can. Chewing.....		0 32 1/2 0 33		Barnet & Fils one star....		0 00 0 00	
Whiting, ordinary.....		0 45 0 50		do Smoking, pig.....		0 35 0 45		Cases (one star).....		6 00 0 00	
do London, washed		0 60 0 70		<b>Wool.</b>				Bisquet Dubonche.....		9 50 10 50	
do Paris, do		1 00 1 10		Fleece comb. ord.....		0 23 0 24		Renault & Co.....		10 00 36 00	
English Cement, cask .....		1 95 2 05		do Clothing.....		0 24 0 25		E. Puet, V.V.O.P.....		0 00 29 00	
Belgian Cement.....		1 80 1 90		do Comb'g.....		0 25 0 26		do 1840.....		0 00 29 00	
Fire Bricks per 1000.....		15 00 21 50		Pulled.....		0 25 0 26		Joc'y Cl'b blue lab.***case		0 00 7 50	
Fire Clay.....		1 50 1 75		North West.....		0 25 0 26		do white do V.O.do		0 00 8 75	
Rosin.....		2 40 4 50		B. A. Scoured.....		0 25 0 26		do silver lab V.S.O.do		0 00 10 00	
<b>Glue:</b>				Natal.....		0 15 0 15		do gold lab. VSOP do		0 00 12 00	
Domestic Broken Sheet....		0 11 0 14		Caps.....		0 14 0 15		do ext. WVSOP. do		0 00 17 00	
French Casks.....		0 10 0 12		Australian.....		0 14 1/2 0 18		do blue lab. *** gal.		0 00 3 50	
do bris.....		0 00 0 13		<b>Wines, Liquors, &amp;c.</b>				Boutelleau Fils.....		9 00 20 00	
American White, bris.....		0 17 0 20		Ale—Base's.....		2 50 2 55		DeLaage.....		9 00 24 00	
Coopers' Glue.....		0 18 0 24		Porter—Guinness & Sons..		1 62 1 67 1/2		<b>Scotch Whiskies</b>			
Golden Ochre.....		0 04 0 04		do Dublin Stout.....		2 40 2 45		Kilby.....		9 00 9 50	
Brunswick Green.....		0 04 0 10		do do .....		1 57 1 62 1/2		Mountain Dew.....		8 75 9 00	
French Imperial Green.....		0 11 0 15		Spirits Canadian—per gal.		4 25 5 00		Sheriffs.....		3 90 4 00	
Vermillonotte.....		0 12 0 40		Alcohol.....		3 71 0 00		do .....		3 75 0 00	
Genuine Quicksilver.....		0 75 0 90		Spirits.....		3 71 0 00		Claymore.....		8 75 9 25	
No. 1 Furnit'e Varn' h, pr-gl		0 60 0 65		Alcohol.....		3 71 0 00		Glenfalloch, High' d. gal		8 40 3 50	
Extra do do		0 75 1 00		Spirits.....		3 71 0 00		Walkers Kilmarnock.....		10 00 15 25	
Brown Japan.....		0 65 1 20		do .....		3 71 0 00		<b>Gin</b>			
Black Japan.....		0 50 1 00		Rye Whisky.....		2 01 0 00		De Kuyper red cases.....		11 00 11 00	
Orange Shellac, No. 1.....		1 90 2 00		Corby's IXL Rye, qrts		8 00 8 50		do green do.....		5 75 0 00	
do do Pure.....		2 10 2 25		do XTC .....		6 00 6 50		do hds.....		2 80 0 00	
White do .....		2 25 2 40									
<b>Salt.</b>											
Liverpool per bag .....		0 42 1/2 0 45									
Canadian, in small bags..		2 10 3 00									

THE

Canadian Trading AND Shipping Co.

LIMITED

OFFER TO THE TRADE:—

Pure French Wines,  
 Fine Scotch and other Whiskeys,  
 Best Holland Gins,  
 French Brandies,  
 Mineral Waters.

Large . . .  
 Importations of

List and Brands will be specified shortly and prices quoted.

Address as above: NOTRE DAME STREET,

(New Premises)

MONTREAL.



**Canadian Patent For Sale.**

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

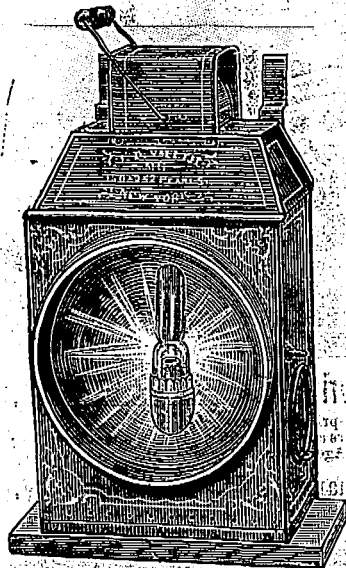
IF YOU VALUE YOUR HORSES, WRITE TO US!

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



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

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



Smith <sup>OF</sup> New York.

CHARLES G. SMITH,

MANUFACTURER OF

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

Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YORK CITY.

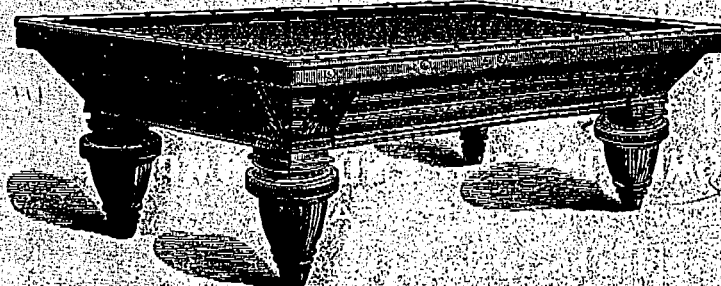
H. WAGNER.  
M. E. SANDFORD.

**Wagner & Sandford,**

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

Balls Recolored, Tables Covered, etc.

PRICES REASONABLE. TERMS EASY.



Warerooms & Factory: 45 Great Jones St., NEW YORK.

'FAST CUSHIONS'



Country Merchants

VISITING THE CITY.

Would save money by calling on the

**Journal of Commerce**

and order their supplies of

**PRINTING**

Bill Heads,

Letter Heads,

Blank Books,

Envelopes,

Shipping Tags,

etc., etc.

We make a Specialty of

**Catalogues.**

We do everything in the printing line, in a

**Neat, Prompt and Economical Manner.**

**Journal of Commerce,**

171 ST. JAMES ST.



**Thomas J. Taylor,**

Manufacturer of

**REAL  
TORTOISE  
SHELL,**

AND IMPORTER OF

Celluloid & Fancy Ornaments

FOR THE HAIR.

Carries Largest Assortment of any House in U.S.

**402 Broadway,**

Factory, 239 Centre St. **NEW YORK.**

—The newspaper publishers of South Dakota, desiring cheaper insurance and fewer restrictions than they have been getting from the companies, have undertaken the organization of the Publishers' Relief Association. The plan is to charge a membership fee of \$5, which is to go into a pool to be drawn upon for the benefit of any member meeting heavy loss of printing material by fire, lightning or tornado not made good by regular insurance, or a loss where no insurance is kept. In case of such misfortune the member is to be reimbursed for actual loss only and not beyond the amount of the pool. There are to be no assessments. When the pool is exhausted, or partially so, a new pool is made as in the first place and it remains optional with any member whether to join the new pool or not. In case of a less loss than the amount of the fund the sum so remaining is to be credited *pro rata* on the next payment of \$5 in the formation of a new pool. There are to be no salaried officers and the only expense of the association will be stationery and postage for the secretary and the actual expenses of the adjuster.

—The emigration returns of Great Britain issued by the Board of Trade show that during the eight months ended August 31st, no fewer than 179,912 persons left the United Kingdom for places out of Europe, as compared with 141,184 in the corresponding period of last year. Of the total 72,111 were English, 11,785 Scotch, and 40,804 Irish, the remainder being foreigners or persons whose nationality had not been distinguished. The United States received 135,302; British North America, 15,949; Australasia, 6,049, and South Africa, 14,121, the remainder going to other places. During last month 37,469 persons emigrated, as against 29,059 in August last year. The English numbered 15,204, the Scotch 3,841, and the Irish 6,080, the remainder being foreigners.

**LEHIGH VALLEY CREOSOTING COMPANY,**

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

Built in 1886 by the Lehigh Valley Railroad Company.

Leased and operated by the Lehigh Valley Creosoting Co., incorporated 1887.

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

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

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

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

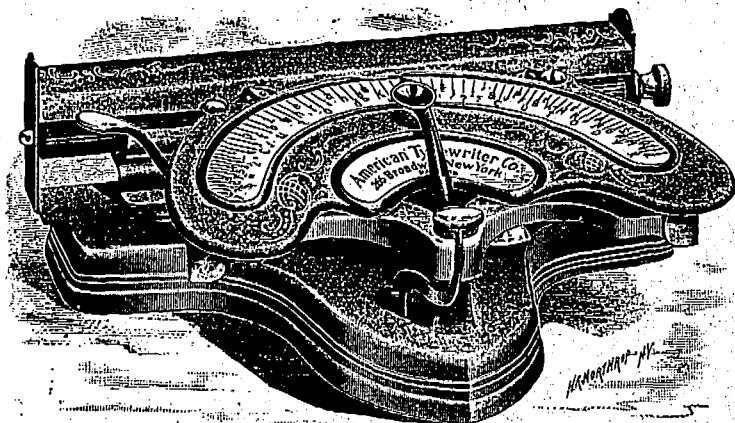
This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the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

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

Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

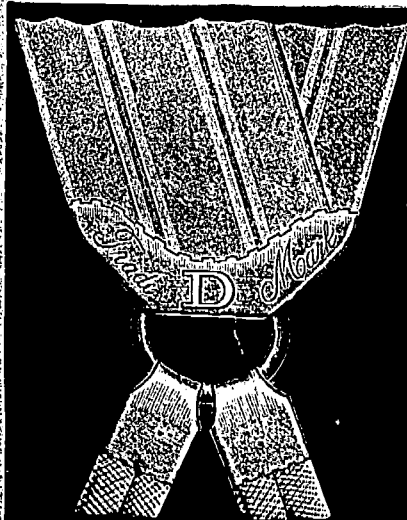
No. 1 BROADWAY, N. Y.



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

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

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



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

**DOMINION SUSPENDER COMPANY,**

United States. NIAGARA FALLS, Canada.

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

Shade D. Clark

# NICHOLAS & BARR,

MANUFACTURERS OF

## Gate City Soldering Furnace.

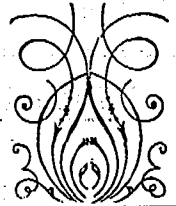
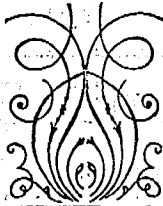
28 Washington Street, CHICAGO, ILL.

THE

### Gate Soldering City Furnace

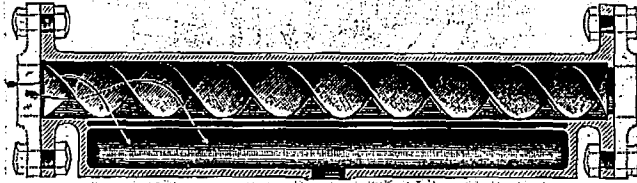
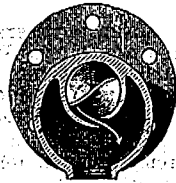
Has the following points of Excellence:

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



## Steam Separators and Grease Extractors

For Extracting WATER, OIL and other matter from STEAM or other GASES



Simplest, Cheapest, Most Efficient **WHY?**

- BECAUSE** it is the only separator constructed on scientific principles.
- BECAUSE** it is the only device which immediately removes and isolates moisture from the currents of steam and effectually separates oil from ammonia gas.
- BECAUSE** the separating action is applied at each convolution of the worm, thereby combining several separators in one and constantly wringing the steam dryer.

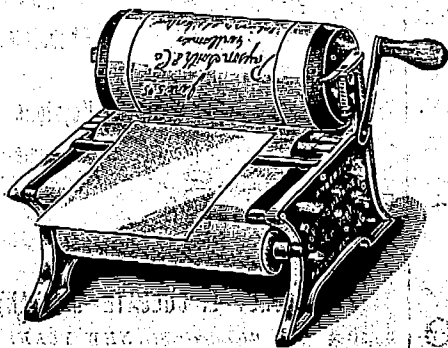
Furnished on 30 days' trial.

Send for Illustrated Catalogue.

Satisfaction Guaranteed.

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### Anderson Automatic Letter Copying Machine.



NICKEL PLATED.

Use an Up-to-Date Copying Machine.

WILL COPY 100 LETTERS IN FIVE MINUTES.

For Sale by all First-Class Stationers.

Makes perfect copies of typewriting and ink. You turn the crank, the machine does the work.

AGENTS WANTED.

For price and terms address:

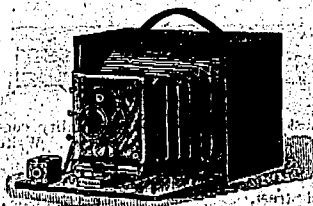
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If your Stationer don't have it, write to us.

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

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

### Collingwood Debentures.

TENDERS are invited for the purchase of \$7,000

Debentures, Town of Collingwood, as follows: Firstly—\$2,000 under authority of 47 Vic. Cap. 43, Ont. Stat., repayable December 1st, 1914.

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

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

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

A. D. KNIGHT, Town Treasurer.

### TO LET.

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

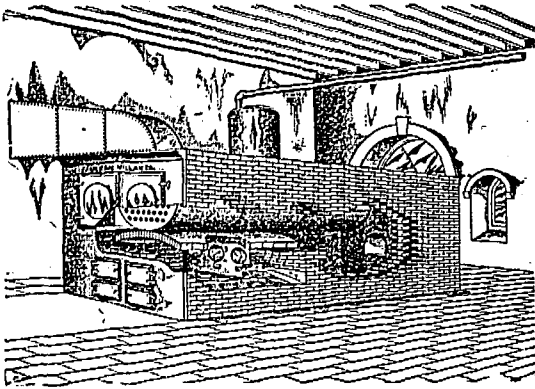
Apply to M. S. FOLEY,

Editor of the Journal of Commerce,

171 St. James Street, City

# JAS. McMILLAN COMPANY

Established 1855



**SMOKELESS**

## Furnace AND Fuel Saver

THE OLDEST BOILER SETTERS AND FURNACE BUILDERS in CHICAGO.

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

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

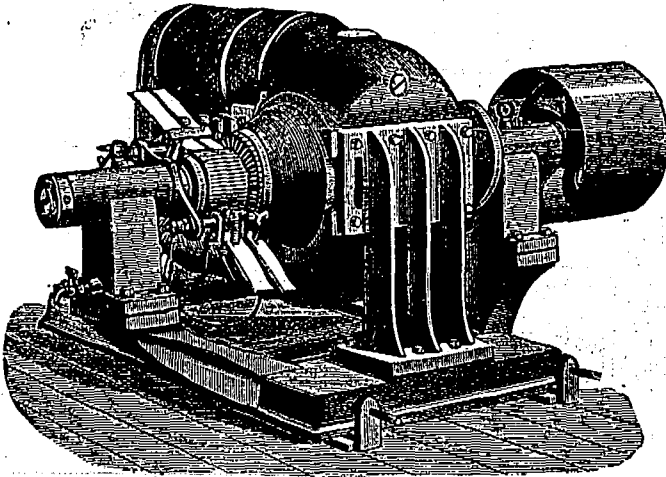
MANUFACTURERS OF

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

**ADVANTAGES CLAIMED:**

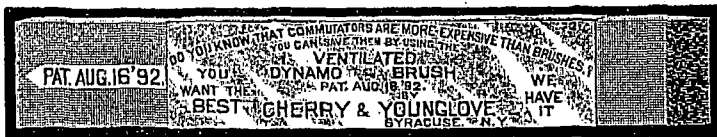
Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking consequently small wear of Commutator and brushes.

Perfectly self regulating and so simple any man of ordinary ability can run them.



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

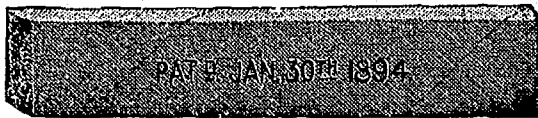
## Cherry-Younglove Woven Wire Ventilated Dynamo Brush.



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

**YOUNGLOVE & GERE**

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



## THE Fleming Woven Wire Dynamo Brush. \*

Send for Descriptive Circular.

**WILFRID H. FLEMING,**

Patentee and Sole Manufacturer.

No. 393 Pearl Street, NEW YORK.

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

## Mount Bros.

Manufacturing Electricians,

776 CRAIG STREET MONTREAL.

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

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

Repairs executed and satisfaction guaranteed.

Bell Tel. 1265.

## Swinging Ball Lightning Arresters.



Ask for Prices on

Transformers, Rheostate, AND Keystone Instruments

Manufactured by

**GEO. L. COLGATE COMPANY,**

186 Liberty St., NEW YORK.

Use the brush that gives the best results at least cost.

## Excelsior Brush.



Cheapest brush on the market, quality considered. Made of special tempered copper. Write for prices.

**NICHOLAS ZOGG,**

782 East 143d Street,

New York City.

**E**  
**T**  
**N**  
**A**

very Boiler warranted ?  
.....  
he best Fire Grate of any ?  
.....  
one so easy on Fuel ?  
.....  
perfect Heater every way ?



Everyone putting in an

**ETNA \* BOILER**

Rests assured he has the latest and best to be had

MANUFACTURED BY

**W.M. CLENDINNENG & SON CO.**

LIMITED.

MONTREAL & ST. HENRY.

Height 7 feet 4 in.  
Width 8 feet.

N<sup>o</sup> A

Each Mirror Pivoted in  
Centre of Top & Bottom



Patented June 27th 1893

—THE—

→ WILLARD ←

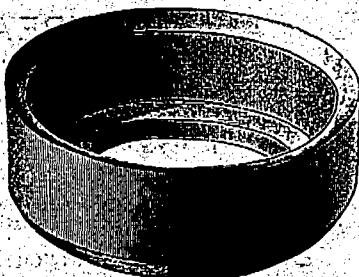
**TRIPLICATE MIRROR.**

THERE ARE OTHER alleged triplicate mirrors in the market, masquerading as such in the mere fact that they consist of three glasses. These glasses are, however, much shorter and narrower than the Willard Triplicate (which are all large and of one size) and are hinged to side frames instead of being PIVOTED IN THE CENTER. This makes it impossible for them to be placed in any variety of positions or to be used in triangular form for three persons. BEWARE, therefore, of any triplicate which does not bear the name "WILLARD."

SEND FOR BOOKLET, MIRRORS AND MIRROR TALK.

The Willard Mirror & Frame Mfg. Co. 257 Canal St., New York City.

All our work is made from Best Oak Leather Stock  
Kendrick Valve and Washer Co. 318 E. Water St. Syracuse, N. Y.



Tubular Well Cups, Oil Well Valve Cups, Deep Well Cylinder Cups, Elevator Cups, Special Cup Leathers to order. Pumps Valves and Plungers. Leather and Fibre Washers. Special Leather Washers to order.

PLUMBERS' SPECIALTIES.



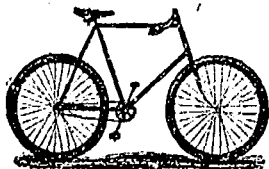
OSCAR A. DE LONG,  
259 Canal Street.

PERFECT  
**Hook**  
AND **Eye,**  
NEW YORK CITY.

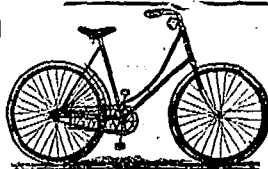
# THE Monarch

King of Bicycles.

LIGHT, STRONG,  
SPEEDY, HANDSOME.



FINEST MATERIAL.  
SCIENTIFIC  
WORKMANSHIP.



Four Models—\$85 and \$100.

EVERY MACHINE FULLY GUARANTEED.

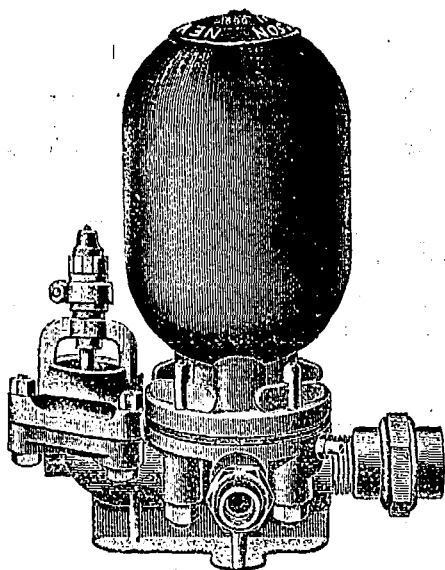
SEND 2-CENT STAMP FOR CATALOGUE.

## MONARCH CYCLE CO.

Factory and Main Office:—Lake and Halsted Sts., CHICAGO, ILL.

BRANCHES:—New York, San Francisco, Salt Lake City, Denver, Memphis, Detroit, Toronto.

P. R. WRIGHT, CANADIAN AGENT, 6-8 Adelaide St. W., Toronto, Ont.



## F. B. HANSON,

Successor to THOMAS HANSON,  
MANUFACTURER OF

—\*New Patent\*

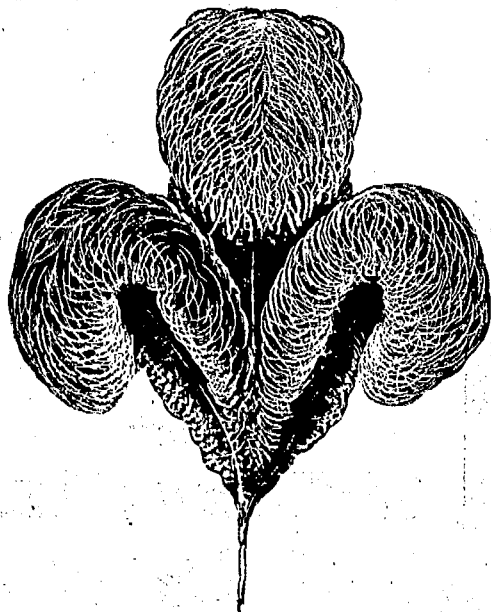
IMPROVED SINGLE AND DOUBLE  
COMPOUND

## Hydraulic Rams

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

174 Centre St.,  
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS.



## Ostrich Feathers.

LARGEST HOUSE IN  
AMERICA.

Ostrich Feathers &  
Boas, a Specialty.

## J. A. Stein,

10 W. 4th Street,  
NEW YORK CITY.

\* Tips, Plumes and Prevailing Styles, all Prices. \*

CORRESPONDENCE SOLICITED.

## CARSLEY'S COLUMN.

# CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods •  
Merchants.

SPECIALTIES:

COLORED  
AND BLACK

# CASHMEREES,

## SILKS

AND

# DRESS GOODS,

Mantles and Jackets.

## Carsley, Sons & Co.,

113 St. Peter Street.

— MONTREAL.

## TOWNSEND, HOSTETTER & CO.

CHICAGO, ILL.

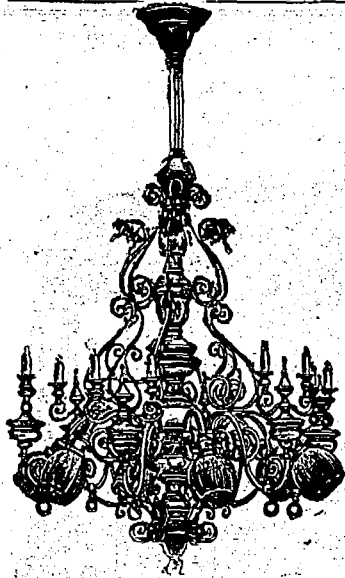
MANUFACTURERS OF SIGNS of every description.

Brass, Glass & Iron.

Samples & Designs Fur-  
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Write for Prices.





The **AMERICAN COPPER CO.**

WORKS AT NEW TORONTO,

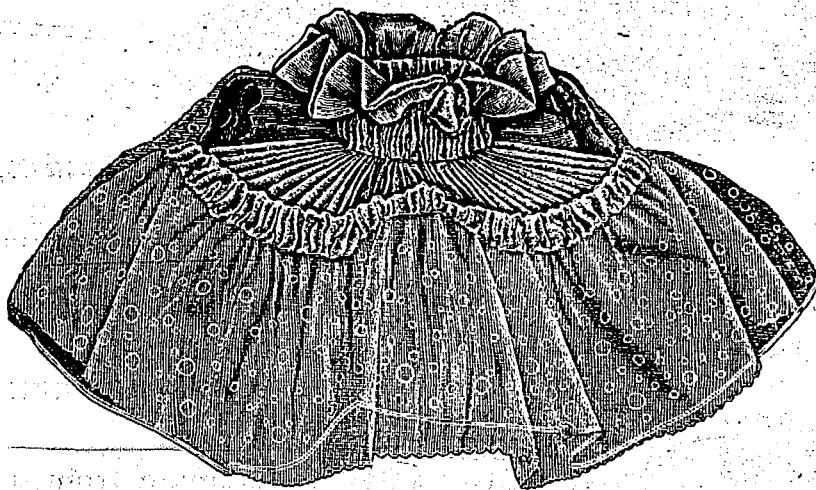
Office: 91 Adelaide St. W. TORONTO.

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

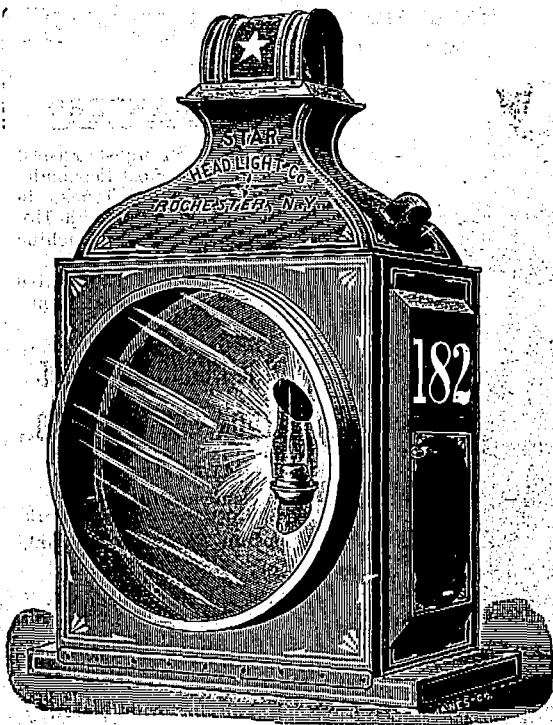
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Our SILK SHADES are both popular in design and price. Catalogue on demand. It will pay you to investigate before deciding elsewhere.

**The Rochester Lamp Co.,**

37 Barclay St., New York City, U.S.A.



GEO. W. JACOBS,  
*President and Treasurer*  
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*Secretary.*

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

**The Star Head Light Co.,**

Manufacturers of  
Head Lights, Railroad Signal Lamps and Lanterns, for Locomotives, Cable and Electric Cars, both Oil and Electric.

**13 ALLEN STREET,  
ROCHESTER, N.Y.**

BRANCH OFFICE:  
Western Union Building,  
CHICAGO, ILL.  
T. Isbester, Western Manager.

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**\$50,000** MORE Capital can be used in our business to good advantage, and we will pay cost of deputizing an experienced accountant to investigate our affairs and prospects, if we fail to find investments in our stock are likely to prove safe and profitable.

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**May Be They Don't,**

but if you are in Machinery, Hardware, Plumbing or Boat Building business,

**THESE THINGS**

ought to interest you.

Shipman Marine Engines and Boilers. Shipman Stationary Engine Plants. (1 HP. up), Steam Pumps for all duties. Automatic Pumping Outfits, for Railroad and other tank service. Crude Oil Burners, Vulcan Instantaneous Water Heaters (gas for fuel). The Famous "Holly" Scroll Saw and Lathe Machinery, the Empire Boiler Oil Injector, Clifford Automatic Smoke Consumer. If you cast brass you want Malta Phosphor Tin, the phosphor bronze alloy. Write us for prices and printed matter if interested.

Shipman Engine Mfg. Co. ROCHESTER N.Y.

**Patent Beading Attachment.**

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



The best tool for beading ever placed on the market. Over 1,500 sets in use giving universal satisfaction. Handy to put on or off, easy to adjust, easily kept in order, sharpened with a file, are not taken from machine or position changed in sharpening. Sharpening does not change the size or shape of head. Can be easily adjusted so as not to cut when not in use. Can be attached to any planer head. In ordering give exact shape of cylinder by placing a stiff paper against the end of the head, and marking with a pencil the exact shape of the head; also give the extension of knife.

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

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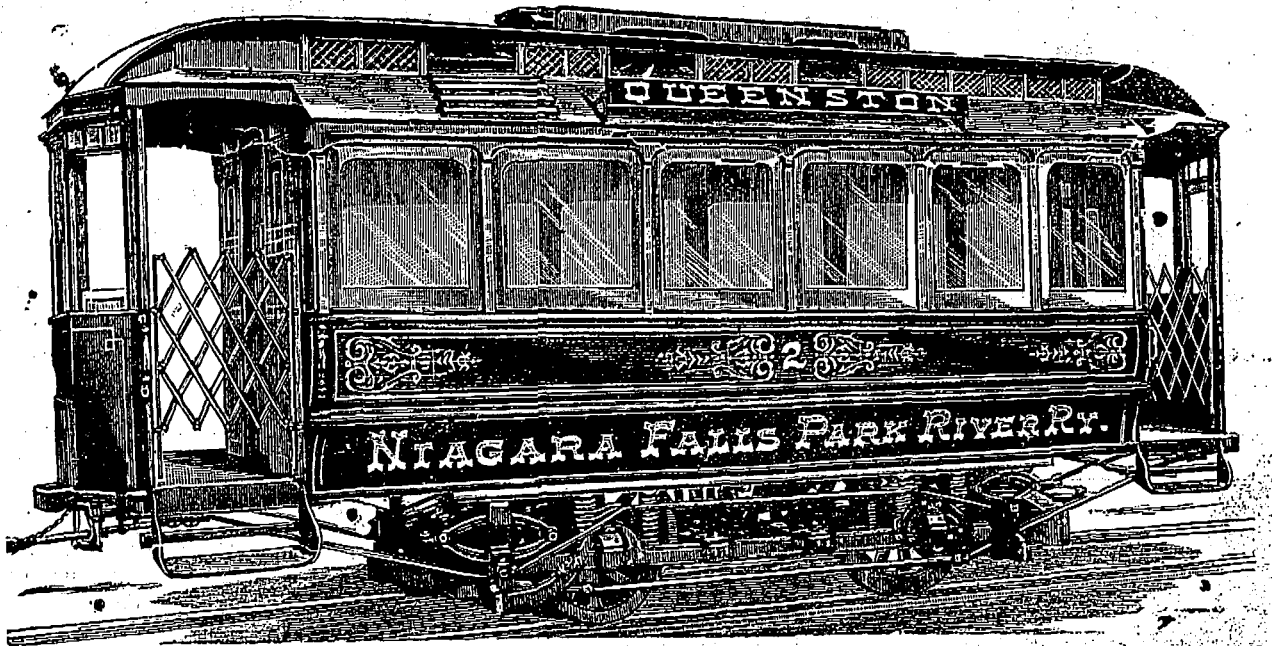
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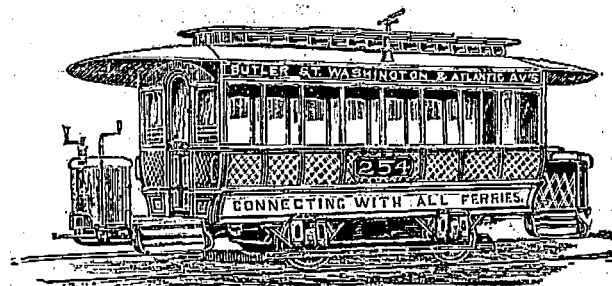
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We also manufacture HORSE and TRAIL CARS of every description.

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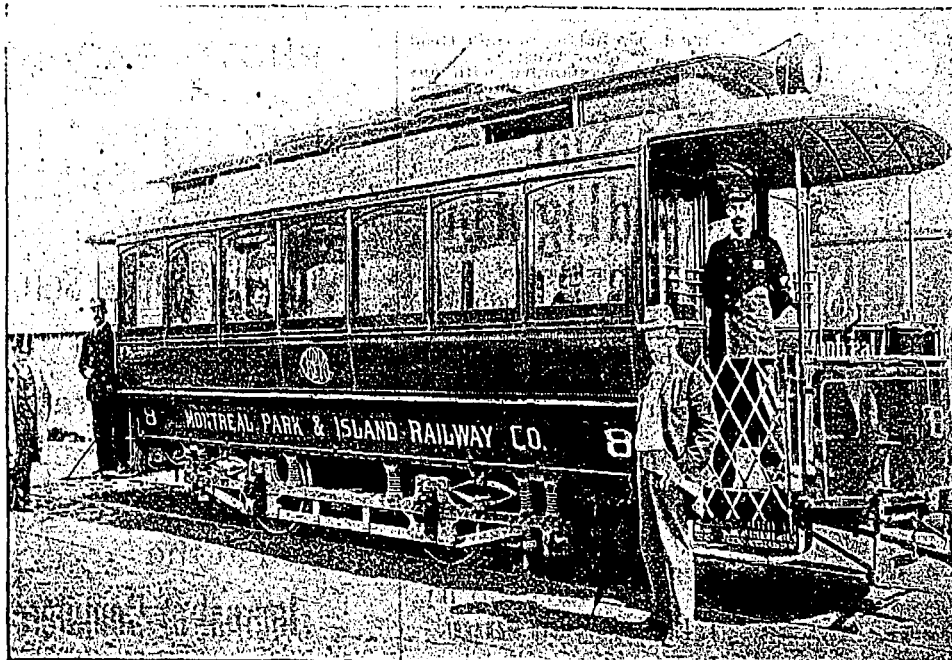
**STREET, RAILWAY CARS AND LOCOMOTIVES,** NEW OR SECOND HAND.  
 Railroad Spikes and Bolts a Specialty.



**JAMES E. THURSBY,**  
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 New York City.

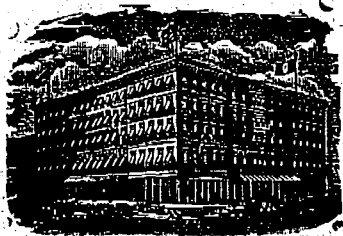
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 39 & 41 Cortlandt Street,  
**NEW YORK.**  
*General Electrical Appliances.*  
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**GUARANTEED**  
 to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates.  
 For Price List, Descriptive Catalogue and Blue Prints, apply to  
**THE Peckham Motor Truck and Wheel Co.,**  
**SALES OFFICES:**  
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The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

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**400 Acres of Land,**

**Over 13,000,000 Feet,**

Situated in HOCHELAGA WARD, beginning at Frontenac Street,

**FOR SALE** in lots to suit purchasers.

This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "sidings" may be constructed to any point on it. EASY ACCESS BY ELECTRIC CARS.

**TERMS EASY.**

Apply to **HENRY HOGAN, Prop.**

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This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevators and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

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**Brice Electric Works,**

Manufacturers of

**Dynamos,**

**Motors,**

**Transformers.**

And all kinds of  
Electrical Apparatus.

**258 Catharine St.**

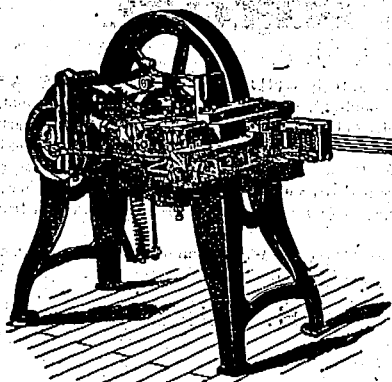
Arthur W. Brice, Manager. **HAMILTON.**

**HOTEL DIRECTORY.**

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

**ONTARIO.**

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



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MANUFACTURERS OF

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No. 0 Machine makes 300 40d Nails per min.  
" 1 " " " 750 8d " "  
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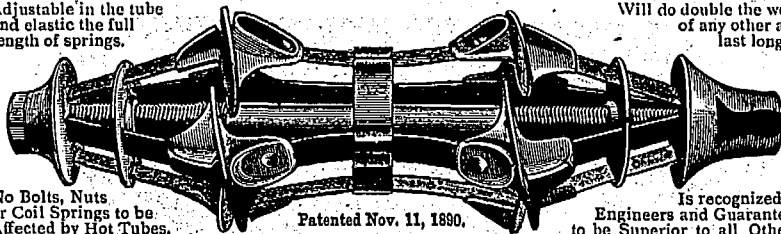
**KENNEDY WIRE NAIL MACHINE CO.,**

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

**THE DUPLEX BOILER TUBE SCRAPER.**

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

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

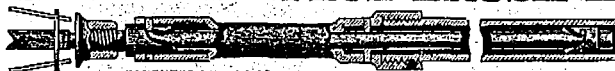


No Bolts, Nuts or Coil Springs to be Affected by Hot Tubes.

Patented Nov. 11, 1890.

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

**TELESCOPE FLUE BRUSH HANDLE.**



PATENTED DEC. 14, 1894.

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

Made only by **SHERWOOD MFG. CO., 34 WASHINGTON ST., BUFFALO, N. Y.**

**SOMETHING NEW!**

Fills a Long Felt Want.

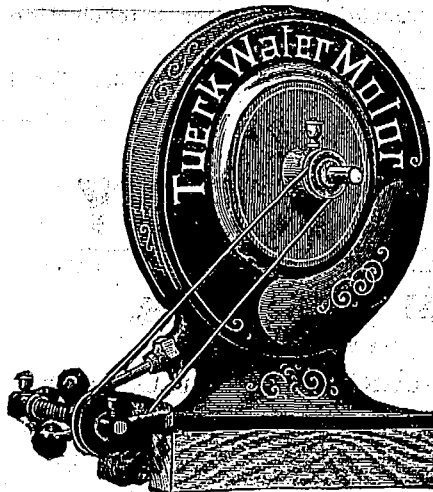
**PERFECT PRESS MOTOR.**

J. W. OLIVER, Editor-Proprietor of Yonkers, N. Y., "Statesman," says: "I was associated with Robert Hoø over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 18 nut governor to run three large presses, a folder and several jobbers." Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

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**Tuerk Hydraulic Power Co.**

237 Broadway, Cor. Park Place, NEW YORK.  
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**Globe Valve Repairing Tools.**

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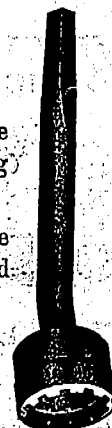
**\* T. DRAPER, \***

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

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

For Proof, Prices and Particulars, address

**T. DRAPER, Petrolia, Ont.**



# BOILER SHOP.

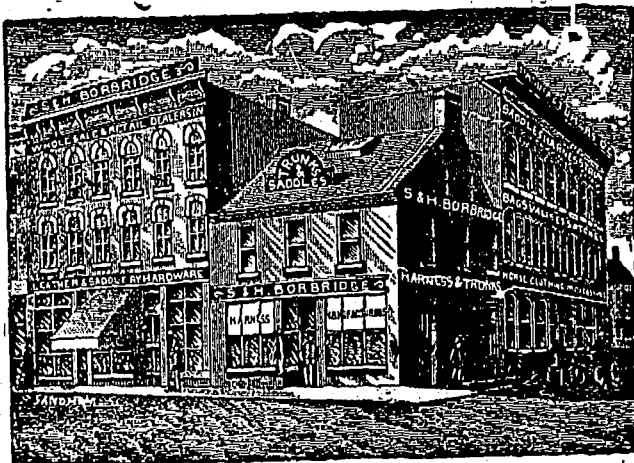
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with boilers and other Plate Work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

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.

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Manager.

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Wholesale-Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets.

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

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PETROLEUM REFINERS.

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Lubricating Oils, Paraffine Wax and Candles.

RAILWAY and STEAMSHIP OILS A SPECIALTY.

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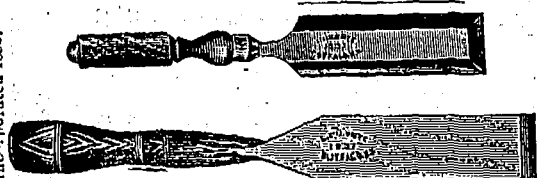
- STRATFORD,
- LONDON,
- TORONTO,
- KINGSTON,
- MONTREAL,
- QUEBEC,
- PETERBOROUGH,
- ST. JOHN, N.B.
- MONCTON,
- HALIFAX, N. S.
- WINNIPEG,
- VANCOUVER, B. C.

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HIGHEST AWARD PARIS EXPOSITION, 1889.

Established 1867.  
Incorporated 1882.



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Manufacturers of

Coopers' Carpenters' and Ship Tools. Plane Irons. Cleavers, &c. Full Line Chisels.

BUFFALO, N. Y.

SECURITIES.

London  
Sept. 12.

British Columbia, 1877, 6 p. c. ....	129	184
1887, 4 1/4 per cent ...	116	121
Canada, 4 per cent. loan, 1860 .....	110	112
3 per cent. loan, 1888 .....	101 1/2	102 1/2
Debs. 1884, 3 1/4 per cent .....	109	111

Railway and other Stocks.

Sept. 12.

100 Quebec Province, 5 p. c., 1874 .....	110	112
1876, 5 p. c. ....	110	112
1880, 4 1/4 p. c. ....	105	107
1883, 5 p. c. ....	116	118
Atlantic & Nth. Western 5 p. c. Gua 1st M. Bds .....	116	118
100 Buffalo & Lake Huron £10 shr. ....	12	13
100 do 5 1/4 p. c. 1st mort. ....	130	132
300 do 2nd mort .....	130	132
Can. Central 5 p. c. 1st M. Bds. Int. guar. by Gov. ....	106	108
Canadian Pacific \$100 .....	58	58 1/4
100 Grand Trunk, Georgian Bay, &c. .... 1st M. ....	90	101
100 Grand Trunk of Canada Ord. stock. ....	6 1/2	6 1/2
100 2nd equip. mtg. bds. 6 p. c. ....	121	124
100 1st pref. stock .....	43 1/4	48 1/4
100 2nd pref. stock .....	27 1/4	27 1/4
100 3rd pref. stock .....	15 1/2	16
100 5 p. c. perp. deb. stock. ....	121	123
100 4 p. c. perp. deb. stock. ....	80	88
100 Great Western shares, 5 p. c. ....	115	117
100 Hamilton & N. W., 6 p. c. ....	100	112
100 M. of Canada Stg. 1st Mort. 5 p. c. ....	93	95
100 Montreal & Champlain 5 p. c. 1st mtg. bds .....	93	96
*Montreal & Sorel, 1st mtg., 6 p. c. ....	99	101
N. of Canada, 1st mtg., 5 p. c. ....	90	100
Northern Extension, 6 p. c. pref. ....	29	32
100 Quebec Central, 5 p. c. 1st Inc. Bds. ....	101	103
T. G. & B. 4 p. c. bonds, 1st mort. ....	95	97
100 Well., Grey & Bruce, 7 p. c. bds. .... 1st Mort .....	102	104
100 St. Law. & Ott. 6 p. c. Bds., 4 p. c. ....	102	104

MUNICIPAL LOANS.

100 City of London (Ont) 1st pref 5 p. c. ....	98	100
100 City of Montreal stg. 5 p. c. ....	106	108
1874 .....	106	108
100 City of Ottawa, 6 p. c. stg. ....	104	109
redeem 1875 .....	104	109
redeem 1875 .....	117	119
100 City of Quebec, 6 p. c. con. 1875 .....	101	103
6 p. c. redeem 1875 .....	114	118
redeem 1875 .....	116	118
100 City of Toronto, 6 p. c. ....	109	120
6 p. c. stg. con. deb. 1874 .....	109	120
5 p. c. gen. con. deb. 1890 .....	113	115
4 p. c. stg. bonds, 1891-28 .....	104	106
100 City of Winnipeg deb., 1884, 5 p. c. ....	112	114
Deb. scrip. 1883, 5 p. c. ....	116	118

MISCELLANEOUS COMPANIES.

100 Canada Company .....	25	28
100 Canada North-West Land Co. ....	40	50
100 Hudson Bay .....	133 1/2	141 1/4

\*All the bonds have been sold to a Canadian Syndicate.

HOTEL DIRECTORY---Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American,	
do	Hotel Frontenac,	E. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horman
MARKHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Paisley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Ealand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central,	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adame
SAARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
Trenton, Ont.,	Gilbert House,	T. H. Blecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

QUEBEC.

MONTREAL,	The St. Lawrence Hall,	Henry Hagan
do	The Windsor Hotel,	H. S. Dunning
do	The Belvoir,	E. H. Punnim & Co.
QUEBEC,	Chateau Frontenac,	

NOVA SCOTIA.

HALIFAX,	The Halifax, L. Hesselin & Sons	
TRURO,	Victoria Hotel,	Geo. R. Dupre

PRINCE EDWARD ISLAND.

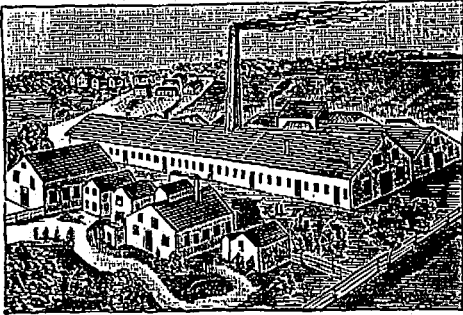
CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davies

BERMUDA.

Hamilton,	Windsor Hotel,	W. Bradley
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CANADA'S  
**GREAT \* CANNING \* MILLS**



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

Peas, Corn and Fruits of every description.

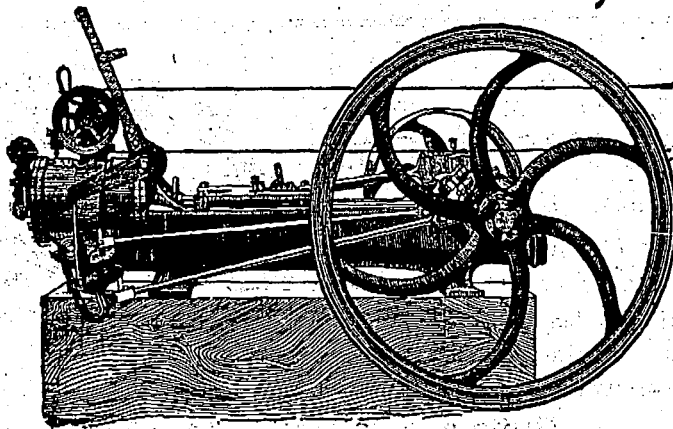
CORRESPONDENCE  
 INVITED.

PICTON, ONT.

**FARRAR & TREFTS,**

54-66 PERRY ST.,  
 BUFFALO, N.Y.

Manufacturers of  
 Stationary,  
 Marine and  
 Locomotive  
**BOILERS and  
 ENGINES.**



IRON AND BRASS  
 CASTINGS OF  
 EVERY DESCRIP-  
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OUR SPECIALTIES:

Oil Engines and  
 Boilers,

25,000 IN USE.

Propellor Tug and  
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10,000 IN USE.

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Estimates for Special Styles and Sizes furnished.  
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Get your **BEDDING** and **BEDSTEADS** from a  
 first-class House : : : : :

Established 20 years.  
**ROCK BOTTOM PRICES.**

Old Bed Feathers and Mattresses Purified and Re-Made at the  
 Shortest Notice. .:

**J. E. TOWNSEND,**

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 Corner St. James Street only.

TELEPHONE 1006.

MONTREAL, Que

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 WAGGONS.**

Belleville, Ont. St. Charles & Pringle

**WOOD ENGRAVER AND DESIGNER.**

Montreal J. Lovell Wiseman  
 162 St. James Street.

**HIRAM JOHNSON, Importer and Exporter of  
 Raw Furs and Skins. Raw Furs a specialty.  
 Correspondence solicited. 496 St. Paul Street,  
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- 1 Iron Cylinder Dryer, 84 in. face, 86 in. dia.
- 2 " " " 72 " " 40 "
- 2 " " " 72 " " 38 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 78 in. face, 11 in. dia.
- 2 " " " 72 " " 17 "
- 2 " " " 72 " " 16 "
- 1 " " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 33 in. face, 10 in. dia.
- 1 " " 37 " 11 "
- 1 " " 40 " 12 "

**Dominion Paper Co. Montreal, Can.**

**E. L. ETHIER & CO.,**

Billiard Table  
 and Bowling Alley Balls  
 Manufacturers and  
 Importers.

Do all kinds of work in  
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Telephone 6057.  
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*Job Printing of all  
 kinds done at this  
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Syracuse Solar or Sun Made

Coarse Salt For Meats, Fish, Pickles, Ice Cream, Skins & Pelts.

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

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Electrical Apparatus and Supplies.

ALL KINDS.

STOCKS AND BONDS-INSURANCE COMPANIES-CANADIAN.-Montreal Quotations Sept. 24, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	10,000	3 1/2-6mos.	350	\$50	121 1/2 122
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7 1/2-6mos.	100	10	270 290
Western Assurance.....	25,000	5-6mos.	40	20	168 1/2 168 1/2
Guarante. Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.-(Quotations on the London Market, Sept. 14, 1895. Market value p. p'd up sh.)

Atlas.....	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine.....	97,000	25	20	4	£24 1/2	£25 1/2
Caledonian.....	21,500	19	25	5	£28-10-0	£30
Commercial U. Fire, Life and Marine	50,000	25	50	5	£34 1/2	£35 1/2
Edinburgh Life.....	5,000	..	100	20	52-5-0	00
Fire Insurance Association.....	100,000	5	£10	£2	3 1/2	5 1/2
Guardian Fire and Life.....	200,000	7 1/2	10	5	9 1/2	10 1/2
Imperial Fire.....	60,000	20 p. s.	20	5	28 1/2	29 1/2
Lancashire Fire.....	126,493	..	20	2	5 1/2	5 1/2
Life Associat'n of Scotland.....	10,000	17 1/2	40	8 1/2	42-0-0	00
London Assurance Corporation.....	35,882	20	25	12 1/2	£56	58
London & Lancashire Life.....	10,000	10	10	2	4	4 1/2
Liv. & Lon. & Globe Fire and Life.....	391,752	75	St.	2	48	49
National of Ireland.....	40,000	£25	24 p.c.	£2 1/2	38-0	00
Northern Fire and Life.....	30,000	22 1/2	100	10	69	71
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6 1/2	28	39
Phoenix Fire.....	6,722	£13 1/2 p. s.	50	50	£274	£278
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	125,234	38 1/2	20	3	50 1/2	51 1/2
Scottish Imperial Life.....	50,000	83 1/2	10	1	1-12-6	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

THE "I. X. L."

TEMPERED COPPER CO.

Manufacturers of

Tempered Copper for Commutator Bars.


Tempered Copper Castings a Specialty.

All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

16, 18 & 20 Elk St., - Buffalo, N.Y.

ESTABLISHED 1824



ASSURANCE COMPANY  
of London, England.  
CAPITAL \$25,000,000.  
GEO. H. HENRY MANAGER FOR CANADA.  
MONTREAL.

Consumers

Cordage Co.

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute, and Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

HEAD OFFICE

St. Patrick St., Montreal.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1893

Assets,	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.) .....	\$168,221,916 00
Liabilities other than Reserve .....	1,623,951 00
Surplus.....	15,089,822 82
Receipts from all sources .....	41,958,145 68
Payments to Policy-holders .....	20,885,472 40
Whole Life Risks assumed and renewed, 219,308 policies.....	637,726,276 00
Risks in force, 273,213 policies, amounting to .....	802,867,478 00

NOTE.-The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

Manufacturers Life

Head Office: TORONTO, Canada.

President. - GEO. GOODERHAM,

(President Bank of Toronto.)

Compared with the corresponding period of last year the business of the "Manufacturers Life" to date shows the following substantial increases in every department.

In Premium Income, an increase of 25 per cent.  
In Interest Income, an increase of 250 per cent.  
In New Business, an increase of over 25 per cent.

J. F. JUNKIN, General Manager. GEO. A. STERLING, Secretary.

W. N. KING, W. E. FINDLAY, } District Managers.

G. H. JUNKIN, City Manager.

Reliable Agents Wanted, 162 St. James St., MONTREAL.

Insurance.

# The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE...

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

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

James H. Beatty, David Dexter,  
President. Managing Director.

## WORTH KNOWING

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

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

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

HEAD OFFICE, 22 to 28 King St. W., TORONTO

HON. G. W. ROSS, LL.D., President.  
HON. S. H. BLAKE, Q.C., ROBT. McLEAN, Esq., Vice-Presidents.

H. SUTHERLAND, Manager  
Correspondence solicited. Agents wanted.

## Scottish Union and National INSURANCE COMPANY, I

Of Edinburgh, Scotland.

ESTABLISHED 1824.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
Capital \$30,000,000 | Invested Funds \$13,500,000  
Total Assets \$4,472,705 | 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 \$1,464,654.84  
Losses Paid since organization, \$14,094,183.94

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

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

## York County Loan & Savings COMPANY.

Head Office: Confederation Life Building,  
Corner Yonge and Richmond Sts., TORONTO  
Subscribed Capital, - \$300,000.

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

## Quebec Fire Assurance Co'y.

Established 1818.

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

Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P.E.I.—E.R. Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan, Winnipeg. British Columbia—W. S. Gravely, Vancouver.

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

## Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, MONTREAL  
LANSING LEWIS, Manager.

## NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office, - TORONTO, Ont.

President, John L. Blakie, Esq.,

Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN, J. K. KERR, Esq., Q. C., } Vice-Presidents.  
WILLIAM McCABE, F. I. A., Managing Director.

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

Cash Income..... \$ 558,394.93  
Expenditure including death claims, endowments, profits and all payments to policy-holders..... 288,193.40  
Assets..... 1,987,446.30  
Reserve Fund..... 1,564,620.00  
Net Surplus..... 388,216.75

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

## THE PROVIDENT SAVINGS Life Assurance Society of New York

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

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

Good terms will be given reliable and energetic men.  
Apply to R. H. MATSON,  
General Manager for Canada,  
37 YONGE ST., TORONTO, Ont.

## LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

Invested Funds, \$40,833,724

Funds invested in Canada, over 1,000,000

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

Canada Board of Directors:

HON. HENRY SPARNES, Chairman.  
EDMOND J. BARBEAU, Esq.,  
WENTWORTH J. BUCHANAN, Esq.

G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. G. MACGILLUM, Esq., M.D.  
Standing Counsel—Geo. B. CHART, Esq.

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; C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

## MERCANTILE

FIRE INSURANCE COMPANY  
WATERLOO, ONT.

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

Losses promptly adjusted and paid.

J. I. E. BOWMAN, Esq., President; J. LOCKIE, Esq., Secretary; T. A. GALE, Esq., Inspector.

## SUN FOUNDED A. D. 1710.

INSURANCE: FIRE OFFICE

HEAD OFFICE:

Threadneedle Street, LONDON, ENG.

Transacts Fire business only, and is the oldest purely Fire Office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, Manager.  
H. F. Petman, Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

ALAN & WILLIAMS, Genl. Agts., Winnipeg.  
IRA CORNWALL, Genl. Agt., St. John, N.B.  
L. J. McQueen, " Halifax, N. S.

## Saskatchewan Buffalo Robes

Manufactured by

NEWLANDS & CO., Calt, Ont.



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

Statement of Business,  
December 31st, 1894.  
ASSETS INVESTED . . . . . \$102,011,770  
SURPLUS . . . . . 20,249,307  
INCOME IN 1894 . . . . . 36,483,313  
INSURANCE IN FORCE . . . . . \$13,294,160

Good Agents are Wanted  
for several central and productive local-  
ities in Canada.  
Apply to  
**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL.

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

ESTABLISHED 1847.  
Head Office, - CANADA.  
British Empire Building,  
MONTREAL.  
Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1893.  
Larger Cash Surplus,  
**INCREASED BONUS.**  
Valuation Reserves Strengthened,  
IMMEDIATE ANNUITIES GRANTED.  
SEND FOR TERMS.  
F. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE ASSOCIATION,  
Head Office: - TORONTO.

The unconditional accumulation policy  
of this Association is unsurpassed for ad-  
vantageous terms. It is in the interest of  
all intending insurers to secure one without  
delay.  
RISKS IN FORCE  
Over \$25,000,000.00.  
Montreal Office :  
207 ST. JAMES ST.  
H. J. JOHNSTON,  
Manager, P.O.



**H. D. LAYMAN,**

DEALER IN

**The Layman Pneumatic Boats, Sporting Boats,**  
Pleasure Boats and Life Preservers,  
Office & Salesroom, 30 West 29th St., Cor. Broadway,  
NEW YORK.

THE ANGLO-AMERICAN TELEGRAPH COMPANY, Limited.  
Established 1866.  
FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND  
EUROPE.  
Cablegram received at No. 8 Broad St., New York, June 6, 1895.

Place from	No. Mes-enger.	No. of words.	Received by	When received.
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To (Answer paid) New York, Broadway, 1861.  
Mr. H. D. LAYMAN:  
Please send immediately four Outing Boats; wait answer.  
Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

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

- Style A.—Plain Boat, all black rubber, weight 18 pounds; extreme sizes,  
length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable  
for persons weighing 150 pounds or less . . . . . \$35 00
- Style B.—Mackintosh, dead grass color above, black rubber below water  
line, otherwise same style as A. . . . . 42 00
- Style A A.—All black rubber, weight 20 pounds, extreme sizes, length  
43 inches, width 36 inches, floating capacity 400 pounds . . . . . 40 00
- Style B B.—Mackintosh, dead grass color above and black rubber below  
water line, same style as A A . . . . . 47 00
- No. 1—Storm Cape, black rubber, \$5 00 No. 2—Storm Cape Mackintosh 7 50
- Canvas Carryall Bags for Pneumatic Boats, each . . . . . 2 50
- Rubber Inflator . . . . . 1 00

H. D. LAYMAN, 851 Broadway, Cor. 14th St., NEW YORK

Prices given are net F.O.B. at New York. Remittance by New York Ex-  
change P. O. Money Order, or by Express. No Checks. Goods may be shipped  
C.O.D. for balance, with privilege of express office examination when 25 per  
cent. of amount accompanies the order.  
See illustrated article in the Scientific American of May 18, 1895.

**WESTERN ASSURANCE**  
COMPANY.  
FIRE AND MARINE. Incorporated 1851.

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

Head Office. - Toronto. Ont.  
J. J. KENNY, Vice-President & Man.-Director.  
Geo. Cox, President. C. C. FOSTER, Secretary  
J. H. ROUTH & SON, Managers Montreal Branch.  
190 ST. JAMES STREET.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED  
FIRE.

LONDON.  
ESTABLISHED 1803.  
SUBSCRIBED CAPITAL, . . . . . \$6,000,000  
PAID-UP CAPITAL, . . . . . 1,500,000  
TOTAL INVESTED FUNDS OVER . . . . . 8,000,000  
Canadian Branch:  
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.  
A. D. LACY, RESIDENT MANAGER

**COMMERCIAL UNION**  
ASSURANCE CO., Ltd.,  
Of London, England.

**FIRE! LIFE! MARINE!**  
Agencies in all the principal Cities and Towns of  
the Dominion.  
HEAD OFFICE, Canadian Branch, - MONTREAL  
EVANS & MCGREGOR, Managers.

**LONDON**  
Guarantee and Accident Com'y, Ltd.

Of London, England.  
Capital. \$1,250,000.  
Head Office for Canada, N. E. corner King and Yonge Streets  
TORONTO.  
BONDS OF SURETYSHIP issued for parties in position of trust where  
security is required. General Accident and Employers' Liability  
Insurance on the most approved plans.  
A. I. HUBBARD, Chief Agent for Canada.  
The Directors are open to entertain applications for agencies where the Com-  
pany is not already efficiently represented.